A TREATISE OF CIVIL BONDS AND OBLIGATIONS, SHEWING THE Nature, Use, and DANGERS OF SUCH CONTRACTS, WITH CAUTIONS AGAINST SURETISHIP.

By *R. A.*

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TO

WILLIAM BROMLEY, Esq;

SIR,

WHEN I consider the Temper of your Mind, the manifest sincerity of your de-tment, and your ardent Affection the Peace and Prosperity of the gdom: I cannot wonder that so ch real Worth should purchase you general Esteem and Love in the easts of all your Acquaintance; d procure you a Right to a Seat one of the greatest Councils that this day in the Christian World. nd tho' that inestimable Modesty hich clearly appears in your dispo-ion and converse, restrains me from

ſpeaking all that I think; yet ſi
I cannot think out all that you
ſerve; an utter ſilence would be
leſs unpardonable, than Flattery
deteſtable: The World knows h
to place you in the Catalogue of
triots, whoſe Merits tranſcend th
years, whoſe Manners are exem
ry to their Superiours, and ſhed
broad profitable influences upon
degrees, and whoſe Honour ra
the Emulation of aſpiring Spi
Had I not a ſure perſwaſion of y
Goodneſs and Candour, I could
preſume to ſend ſo poor a Pre
as this to your hands, or deſire t
it may find a quiet repoſe under
umbrage of your Favour. My ſm
acquaintance with you, hath enr
ed me with plentiful demonſtrati
of your great Vertue, and incou
ged me to offer this minute Trac
wait upon you, as being agreeabl
your habitual inclination to the p
lick good. I cannot think, that
ther the compoſure thereof, or

le is worthy of your acceptance, approbation: For when I reflect on the form, and contexture of my courſe, I have ſome cauſe to ſuſt, that it is not ſo correct, or methodically contrived, but that nay be liable to cenſure; and I have mind to put the uneaſie trouble on you of ſheltering my imperfe- on with your Patronage. But be- ſufficiently conſcious to the cur- t of my well directed intention, ich is to ſave honeſt men from eats and Dangers, and to tender em my charitable advice for their ety and peace. I do not doubt ur favourable conſtruction of the tter and deſign of it: Which not ly for the rarity of the Argument, the general uſefulneſs thereof, y look for a valuable regard from who can but breath good wiſhes the happineſs of humane ſociety; d expect a ready furtherance from oſe, whoſe abilities have rendred em capable of Publick Communi-

cations, and I know your publick Spirit can make a fair and reaſonable Apology for ſuch a purpoſe, and your forward Charity can hide a multitude of the Authors infirmities, when the good meaning of his Labour is manifeſt to all Obſervers. And ſince I am many ways obliged to your Family I have no better occaſion at preſent to render my thankful acknowledgment, than by preſenting this well meant Treatiſe to your diſpoſal, as a Token of that gratitude I ought to expreſs and practice; and upon all opportunities muſt ever be performed by

Sir,

Your moſt Faithful and

moſt Humble Servant

R. A

THE PREFACE TO THE READER.

THO' some look upon the numerous off-spring of the Press, with the like discontented eye, wherewith an ill Natured Father beholds the number of his Children, as a Burthen rather than a Blessing: Yet I am apt to think that many useful Books are still wanting; and I hope that Future Ages will produce clearer Excellences of profitable Learning, and better improvements of knowledge than we are yet acquainted with.

It is observed by the famous Lord Bacon, *Chancellour of* England, *'That concerning the Wisdom of business wherein Mans Life is most conversant, there be no Books at all Written of it, except*

Bacons Advancement of Learning, l. 8. p. 37, 371.

'cept an handful or two, of some fe
'civil Advertisements, that have
'proportion to the magnitude of th
'Subject: for if there were Books exta
'of this Argument, as of other; I dou
'not but Learned Men with mean exp
'rience, would far excel men of long e
'perience; and out-shoot them (as th
'say) in their own bow: Neither
'there any cause why we should fear le
'the matter of this knowledge should
'so various, that it could not fall und
'precepts, for it is much narrower th
'the Science of Government, which n
'withstanding we see is exactly labour
'and subdued.

'Of this kind of Wisdom, it seem
'there have been some Professors amon
'the Romans in their best and wi
'times: For Cicero Reports, that
'was in use a little before his time,
'Senators who had the name for wise a
'experienced men (the Coruncani, C
'rii, Lælii, and others) to walk at c
'tain hours in the Forum, where th
'might give access, and audience to
'Citiz

Citizens; and might be consulted with-
l, not only touching point of Law;
but of all sorts of business; as of the
Marriage of a Daughter, or of the
bringing up of a Son, or of a purchase,
f a bargain, of an Accusation, of a
efence, and every other occasion inci-
ent to mans Life.

The Subject I have chosen to insist on
longs to this Argument; I must con-
s, that I have neither read over great
braries, nor seen many years; yet I
ve sometimes wondered, that after the
t inquiry I could make, I never yet
ld find (beside the Code and Digest)
y one small Tract concerning Sureti-
p, as if the management of this Sub-
t were unworthy of the Labours of a
arned Pen.

Whatever may be extant in this kind,
t relates to the Wisdom of business:
re's nothing which may any way be
pared with those Aphorismes which
lomon the King of Israel *set forth;*
whom this Testimony is given that
heart was as the Sands of the Sea;

for

for as these do incompass all the ut
bounds of the World; so his Wis
comprehended all matters, as well
mane as Divine; in whose Parables
many Excellent Precepts and Adv
tisements springing out of the profo
Secrets of Wisdom, and flowing over
a large Field of Variety.

We know by consulting this R
Author, that the matter of Sureti
is not wholly neglected in Scripture,
general Commentators could not fi
their undertaking without touching u
what is written in all the Proverb
Solomon *in the course of their in*
pretation: But I never met with,
yet could hear of any Book extant t
is ex instituto *written upon this S*
ject; and tho' there may be some wh
of I have not seen one, yet the Sc
city will justifie my present Labour.

I have heard many lamentable sto
of Families, ruin'd by rash and incons
rate Suretiship; and the love I have
the welfare of the Kingdom, whic
much impaired by the decay of priv

Fa

amilies, hath moved me to ſpend ſome my leiſure hours in penning my houghts concerning this Argument, hich is of general concern: And tho' y conceptions thereof be rude and im-rfect; yet they are therefore expoſed publick view, becauſe they could not profitable were they hid under a uſhel.

After I had begun ſome ſmall thoughts this undertaking: Two Clergy-Men diſtant times knocked at my Door; bo by Suretiſhip were reduced to ex-eam indigence and beggery: The ſad lation they gave me of their condition, s heard and entertained with tender mpaſſion: Afterwards I had the owledge of another perſon of the ſame at, whoſe loſs by the ſame way was re conſiderable for the quantity, than eirs; but yet he was ſupported by bet-r means than begging: Yet was ſo far akned thereby, that his way of living came ſomewhat uneaſie to him, through e reſtraint that was thereby put upon s charitable inclination; it being

little

little better than death to him to l
without being able to do good in
World; which he saw had so much n
of it.

The purpose I had conceived to co
der the Argument of this Treatise,
not throughly formed, until I met w
these instances; for reflecting thereon
suspected the want of Books concern
Suretiship, might be the Reason t
Scholars did lose themselves ther

Whereupon I was quickned to att
this business with greater applicati
and though I can do no more ther
then make a clear representation, or g
a remembrance of such things which
obvious to all diligent Observers?
what is here compiled together, afte
rude manner, may yield sufficient m
ter of Caution to all Readers, that
clearly survey what is presented to th
minds, not doubting but that men
possess no less sure advantage by a p
dent guarding of their own properti
than others have obtained by their
Projects, and new Inventions. And

my hope I ſhall not water dry
icks, or waſh Negro's; *becauſe every*
ans intereſt will conſpire with my de-
gn.

I cannot pretend, that Friends have
eſired me to employ my ſelf in this
sk: for I know no man that can think
e able to undertake it, neither can
judge my ſelf ſufficient for a work of
is Nature; which were more proper
r a Learned and Charitable Counſel-
ur, than a private perſon, who hath
t an obſcure knowledge of Men, and
ſs experience in Civil affairs. Yet
rving a great ſence of their deplorable
ndition who have contracted heavy
ebts by their Obligations for others;
y inexperience in buſineſs (which I
n freely confeſs) could not ſtop me
om this enterprize, which trembles not
the capritious force of any Critical
emarks, or envious Obloquies, being
eſigned for no other end than the pub-
ck good. And if what I have brief-
y Written (after my faſhion) ſhall ei-
her make Men take heed of oppreſſing
them.

little better than death to him to li
without being able to do good in t
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of it.

The purpose I had conceived to co
der the Argument of this Treatise, w
not throughly formed, until I met w
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Suretiship, might be the Reason t
Scholars did lose themselves there

Whereupon I was quickned to att
this business with greater applicati
and though I can do no more ther
then make a clear representation, or g
a remembrance of such things which
obvious to all diligent Observers?
what is here compiled together, after
rude manner, may yield sufficient m
ter of Caution to all Readers, that
clearly survey what is presented to th
minds, not doubting but that men
possess no less sure advantage by a p
dent guarding of their own properti
than others have obtained by their
Projects, and new Inventions. And

s my hope I ſhall not water dry licks, or waſh Negro's; *becauſe every mans intereſt will conſpire with my deſign.*

I cannot pretend, that Friends have deſired me to employ my ſelf in this task: for I know no man that can think me able to undertake it, neither can I judge my ſelf ſufficient for a work of this Nature; which were more proper for a Learned and Charitable Counſellour, than a private perſon, who hath but an obſcure knowledge of Men, and leſs experience in Civil affairs. Yet having a great ſence of their deplorable condition who have contracted heavy Debts by their Obligations for others; my inexperience in buſineſs (which I can freely confeſs) could not ſtop me from this enterprize, which trembles not at the capritious force of any Critical Remarks, or envious Obloquies, being deſigned for no other end than the publick good. And if what I have briefly Written (after my faſhion) ſhall either make Men take heed of oppreſſing them-

themſelves with others burthens; *ſhall awaken ſome more able Pen to ſwade them from ſo doing*; *I have that I deſire.*

We know that great things h ſometimes been done by ſmall mea and ſtrange diſtempers have been cu by contemptible Receipts, and with impoſing upon any Mans judgement may humbly conjecture, that it poſſible, that this ſlender ſling, ſmall pebble may ſtrike, and ſink i the brow of a terrible Philiſtim, ſlay that great Evil, which hath rui many conſiderable Families; and co quently hath been grievous both to Eccleſiaſtical and Civil State.

And ſince I aim at the publick go and mean perſons may have need of t advice which is here given; I have ken care to beſtow it in ſo ſmall a c paſs; that Men of ſhort abilities purchaſe this Receipt for their ſafe and have it ready at hand to re their aſſaults, who would allure t into a ſnare, and bring them un

ſervile Yoke of their ſecular con-
cerns.

And that the Benefit of this Manu-
might have a large extent, the ſtile
accommodated to the meaneſt capaci-

No Man, I ſuppoſe, will deny me the
meaſure of my own good intentions:
if the Reader may have profit by
labour; I hope he will eaſily par-
the infirmities I could not free my
from; and accept my endeavours,
ch as they are) for his well being.

THE

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Chap. 4. *Deſcribeth the proper me to be uſed in Conformity to the C tion againſt Suretiſhip.* 1

Caut

CAUTION AGAINST SURETISHIP.

CHAPTER I.

Sheweth the nature of Suretiſhip, with the ordinary Cauſes and Effects thereof.

COmmon practice is a ſufficient demonſtration of the nature of civil Bonds, and Obligations; but the force of them is uſually ſooner felt, than underſtood: which is the reaſon that hath moved me to write this

Caution; and to desire the Reader t
make a pause, and breath a while; tha
he may ponder what he is allured to unde
take, when the kindness of his Suretiship
is desired of him.

The form of Bonds, wherein two o
more are bound, and the customary C
remonies that are used at the making
them, shew, that they have an equ
strength, and vertue as to all that are o
liged therein.

Whatever the number of persons b
that are concerned in one common Bon
for the payment of one intire Sum; th
efficacy thereof is such, that every part
cular person, by himself, is as well liable
the payment of the whole, as they altog
ther are; for by the form of their Bon
they are all tied (*conjunctim, & divisim*
jointly, and severally) to the payment
the said Sum; for, immediately after th
Sum is mentioned in the Bond, and t
person unto whom it is to be paid is nom
nated, it follows

ad quam quidem solutionem benè, & fidéliter faciendam obligamus nos, & utrumque nostri Hæredes, Executores, &	*unto which payme well and truly to made we oblige selves, and either us; the Heirs, E cutors, and Adm*

Adm

Adminiſtratores noſtros, & utriuſque noſtri; per ſe, pro toto, & in ſolido firmiter per præſentes.

niſtrators of us, and of either of us, by himſelf, for the whole, and full Sum firmly by theſe preſents.

And the Condition of the Obligation is drawn to the ſame purpoſe [*That if the within bounden, or either of them, the Heirs, Executors, or Adminiſtrators of them, or either of them; ſhall well and truly pay the debt, then the obligation ſhall be void: or elſe remain in full force.*]

And as the form of Bonds in which two, or more are bound; ſhews that every particular perſon by himſelf is as faſt bound, as they all together are: ſo the cuſtomary ceremonies at the making of a Bond, manifeſt the Obligation to be equal upon every one ſingle, as it is upon all: for every one ſigns, ſeals, and delivers the Bond, as his Act and Deed: the ſigning and ſealing is plainly particular, and though all joyn in the delivery of the Bond as their Act and Deed; no man can infer from thence that all their powers muſt equally concur in ſatisfying the perſon to whom, or to whoſe uſe, the delivery is made; for a joint delivery includes every particular, and this therefore is the act of every perſon by himſelf: for if any one

who hath consented to have his name pu
in a Bond, should be absent when the cu
stomary ceremonies are performed by o
thers therein engaged, he must repeat ther
all by himself, and make his particular de
livery before witnesses when required: s
that whether the delivery be actuall
joint, or particular, it must be understoo
to be the act of every person concerne
agreeably to the tenour of the obligatio
Some make a plausible distinction of Pri
cipal, and Surety (and in way of discours
I must crave leave to make use of it) whic
seems to import that the Principal is mo
strictly obliged, than the Surety: and som
ignorant Sureties may flatter themselve
therewith, till they find their opinion co
futed with an after-reckoning: for th
distinction of Principal, and Surety, sign
fies no more then that he who hath th
character of Principal, hath received th
Sum specified in the Condition of th
Bond; and hath the honour to have h
name first in the Obligation: but in est
mate of Law both Principal, and Sur
ty are one person: so that both are equall
obliged, and if either shall make satisfac
on the Obligation is void; and this te
commonly falls to the Lot of the Surety
who though his Name be disposed of
th

me pu loweſt place; yet he ſinks not out of the ght by that means: But as the deepeſt by ings in nature, have the ſaddeſt weight t ther on them, ſo he who lies undermoſt in lar den Obligation, too often bears all the bur- ed: hen. He finds that word true, in ſad ctual arneſt, which an Honourable Judge rſtoo nce ſpake in jeſt, *That a Surety is a ſure cerne ie, and oftner pays the Debt than the Princi- gatio l*: And, being this kind of grievance is f Prin o rare caſe, every one that hath a juſt ſcour egard to his own Peace, Liberty, Repu- whic ation, and Proſperity, ſhould take h ed is mor ow by humouring the Requeſts of an In- d ſom lvent Perſon, he yields up himſelf a Slave nſelv o the tyranny of a Creditor, who frequent- on cor , is more ſevere upon the Surety, than r th pon him who hath carried off the Spoil. , ſign Nay, though the Principal be ſuperiour th tho the Surety in Wealth, and Honour; and ed thind the Lender upon Uſury cannot but of thinderſtand, that according to all Rules of ave h Conſcience, and Honeſty, he is obliged to in eſt ay his own Debt: Yet if there be any l Sur eglect on his part in rendring what is qual ue, the Uſurer falls fowleſt upon the isfa urety, who, notwithſtanding he be laſt is t amed in the Bond, is firſt in the trouble ure hat is conſequent upon it.

of

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* *Si plures sint fide jussores quotquot erunt numero singuli in solidum tenentur itaque liberum est Creditori â quo velit solidum petere.* Justin. Instit. l. 3.

* Let it be granted that Creditors have their liberty, to make their Demands of whom they please, among such who are equally obliged to make him satisfaction. Yet I cannot apprehend, what sufficient Reasons they can find to justifie their troubling the Surety, rather than the Principal (which yet is frequently practised) when the Principal is in better Capacity, and furnished with greater ability to content them.

The best Apology that can be made for such Proceedings, is grounded upon the great Friendship contracted between the Surety and the Principal; upon which account an earnest Application to the Surety in the first place, (who can have freer access to the Principal, than a Stranger can find) is thought a fit Expedient to hasten the Payment of the Sum which is demanded.

But though there be no more in this case than what is pretended; yet it is manifest, that the Surety is inforced to be the Servant of the Creditor, and compelled to haunt his Neighbour with unwelcome Solicitations, that render him the Object of an

n evil Eye, and endanger the quenching f that Love which hath been cheriſhed etween them.

And if his Mediation (which in ap-earance was all that at firſt was deſired) rove ineffectual, then the Surety that was ngled out firſt muſt be hunted down, he threatned with all the Power and Rigour f the Law: A Writ is procured, and ex-cuted upon him, and immediately he lo-es the Liberty of his Perſon, and is ravi-hed from the Innocent Delights of his wn Dwelling, and the Comfortable Air f a free Converſation; and this is ſome-mes done when the Principal Debtor who wants not power to ſatisfie the Debt) njoys his Freedom, and is ſuffered to ſit uietly under his own Vine.

Thus the Surety lies under the Tyranny f the Creditor, and hath no relief, but hat may be expected from a falſe Friend, who would not have ſuffered ſo much rouble to fall upon the Surety, if there ad been either Sincerity in his Friend-hip to him, or Juſtice in his Deal-ng.

And though it may be ſuppoſed, that he hath his Counter-Bond made to him, for his Indemnity; which may be thought o be a ſufficient Plaiſter for his Wound,

and such as he may confidently, and without offence, make use of; when it shall evidently appear, that he doth it for no other reason, than to remove a Burthen which his Friend hath left upon him. Yet the wearied Surety hath had much trouble already, from the Creditor's Vexatious Prosecution, and it is probable he shall have much more in reflecting a just measure upon his Ungrateful Associate.

And if they who are Sureties for Solvent Debtors often meet with such hard Treatment, What must they expect, who are Bound for the needy and weak part of the World?

It is impossible to give a Catalogue of all that have been Sufferers on this account who have learned to know the force of Bonds, by the great Damages they have sustained.

They have seen that their Love to their Neighbours has been made use of to their own ruine, and their Merit of Gratitude transformed into the cause of their oppression; and though there have been innumerable Instances of this kind, who have bought their sad experience at a dear rate and groaned under a Remediless Misery. Yet when it might be expected, that a

Cloud

Cloud of ſuch-ſuffering Benefactors, ſhould drop ſome Influences upon others, in order to their bringing forth of better Fruit to themſelves; the flattering breath of the Needy, blows away this Cloud, ſo that there is no appearance of it, at ſuch a time, when a Snare is layed to catch an eaſie and good-natur'd Friend.

Neceſſity is always pregnant with cunning Artifices for its own relief; and he that will give an Ear to the Paſſionate Intreaties, and fair Promiſes of an Indigent Neighbour, and will be ſo far prevailed with as to ſubſcribe to the ſupply of his Wants, is apt to rejoice in what he has done, as being well aſſured, that he hath performed a good Office for another; and is ſo charmed with theſe Thoughts, that he ſuſpects no harm to himſelf, and fears no evil: But he ſees not that the time is drawing on, when he ſhall feel the Burthen, and his experience ſhall give him an underſtanding of the nature of that Suretiſhip which had Honey in the Mouth when he was Careſſed, and Treated by his Friend, but hath a Sting in the Tayl, that will make him bleed againſt his Will; which had he conſidered in time, he might have had good ſtore of defenſive Arguments to ſave himſelf from all ſuch Temptations,

tations, whereby he hath been allured, a
overcome.

The Law of Charity to our Neighbo
obliges no Man to quit that Pruden
which ſhould enlighten and direct his Co
verſation; and there can be no reaſon, wh
any Man ſhould vail his own juſt Acqu
tions, or lawful Inheritance to anoth
Man's Pleaſure.

Charity and Prudence, are very goo
Company, and it is pity they ſhould ev
be parted; the warm Conjunction of bo
being no leſs neceſſary in all Moral Tra
actions, than the good temperament
radical heat and moiſture to the health
Conſtitution of a natural Body, or t
ſweet Conſpiration, and Intellectual C
reſpondence of our enlightned Und
ſtandings, and regenerated Wills to t
peaceful Rectitude, and pleaſant Harm
ny of our Souls. If Prudence be ſeparat
from Charity, it degenerates into the W
dom and Policy of this ill-natur'd Worl
If Charity be put aſunder from Prudenc
it becomes near a-kin to a vain, profuſe, a
ſuperfluous Prodigality. It is expedie
therefore, that every Man ſhould conf
the Meaſures of Prudence, and obſerve
wiſe Conduct in all external Offices
Charity. Yea, it is highly reaſonab
th

at in every purpoſe, we ſhould make our ccompts before hand, leaſt we leave that ſineſs with ſhame, which we undertook all Adventures; and what was begun th a blind Confidence, become the atter of our open Diſgrace

The World is too full of raſh Examples, no have either loſt themſelves by their ecipitant Undertakings, or ſtrangely en-mber'd their outward Condition, for nt of a cautious foreſight of the end of ir Actions. It is not therefore without ſe, that the neceſſity of Diſcretion and arineſs in all Proceedings, ſhould be ſt upon Men, and particularly in the e of Suretiſhip, by which the Subjects his Kingdom (as I am apt to believe) e ſuffered greater Damages, than by the Thefts and Robberies that have n committed therein, and though e be a great difference to be made be-xt him who allures his Friend to be-e a Debtor for him by his own volun-act; and one who takes his Neigh-rs goods againſt his Will, and darts ours upon him in the doing of it: Yet ten happens, that he who enters him-a Surety for another, doth no more k of paying his Debt, than he fears he ſhould in that inſtant be robbed of

ſo

ſo much he hath engaged for: And yet
ter ſome time is paſt, he hath been
ſtrained to bear the loſs of it. Where
it is expedient, that every one ſhould
ſider the nature of Suretiſhip before
begin to wade therein, leaſt he fall in
devouring Gulph, that will ſwallow
which with much induſtry and care
hath gathered together.

If he do but lift up his Eye lids to
hold what he is going to do; he ſhall
that the tottering in ſecurity of the
rower is one main reaſon that the pro
his ſecurity is deſired.

The Lender upon Uſury would
more Strings than one to his Bow, bec
a three-fold Cord is not eaſily bro
were he well aſſured of the good,
ſubſtantial ſtrength of one, there w
be no great neceſſity of requiring m
But either the Honeſty, or the powe
one being doubtful; the Lender reaſ
bly demands better ſecurity before he
with his Money.

It is commonly ſeen, that ſome Per
upon their occaſional Exigences can
more Treaſure by paſſing their Word
ſubſcribing a Note for remembra
then others can do by giving their Bo
And yet theſe Perſons who are read

yet, and Seal their Obligations, have
en o revisible Inheritances than they, whoſe
ereſy Word, with any ſmall Signal, that
ald o es only for a Memorandum, ſhall be
fore en for good Security.
l in They, who by their Care, and Conduct
ow their particular Vocations, make a good
care ure in the Cities and Corporations of
Kingdom, are readily truſted propor-
s to ably to the Reputation they have gain-
ſhall And many profitable Imploys, are
he ported upon Credit, and no ſuch thing
pro Bond is deſired; the Reaſons where-
are beſt known to thoſe who are Con-
ld h ant in ſuch buſineſs: But the chief
bec ar of this credit (I ſuppoſe) is the ap-
bro ved honeſty of thoſe that Traffick; nor
od, they have a ſweeter Flower in their
e w eſſion: For the Cuſtom they have
g m cured, and the hope of gain by Sale,
owe ch Spurs them on in their Buſineſs, are
reaſ able, and uncertain things; and there-
e he the root of the matter, and the beſt
uſid of Confidence, is a firm, and in-
e Pe ible Integrity: For when Cuſtom
can off, or Sale is obſtructed, the Mer-
Vord nts, and Traders that are upright, will
nbra deſire to be truſted above their power,
r Bo this makes their Word equivalent in
read ue to a legal Obligation. If ſome are
S begin-

beginning a Trade, and want a full Sto
or ſuch who have Traded long, wo
make a Purchaſe, and need a Sum to
their deſign, the Booking of it down
his Accompts that lends it, will proba
ſuffice: Or if Bonds with Sureties are
fired, there can be little or no dange
the ſecurity that is beſtowed, either u
the Trader that is skilful in his Profeſſ
and hopeful in his Undertakings; or
Purchaſer that is wiſe in his Bargains,
honeſt in his Converſation; except
the Mortality of either may be the oc
on of ſundry Troubles to thoſe that a
bliged for them: For though Debts in
caſe have a precedence to Legacies,
Juſtice ſhould be ſatisfied before the k
neſs of the Deceaſed can be fulfilled:
Executors of Wills, or Adminiſtrator
Inventories may have other Principles,
fections, and Intereſts than the Dece
had: Upon which Account the Repo
the Deceaſed's Friends may be much
diſturbed, and their Affairs may be ſtra
ly perplexed e'er full ſatisfaction ca
procured.

It is not ſo much my buſineſs at pre
to ſhew where Suretiſhip is not, as w
it is dangerous.

I make no doubt, but that in ſome cases it is not only ſafe, but praiſe worthy; being a chargeleſs act of great kindneſs. and Brotherly Love, and ſuch a Work of Charity as puts the Doer to no expence at all.

Were the danger Epidemical, all the World would be affrighted at it; no Man will come near the pit that ſwallows up all that ſlip into it, or approach the Air that infects all that breath it: But that rare Suretiſhip which is both ſafe and commendable, is no ſufficient incouragement to an Univerſal Approbation of this practice.

The harmleſs Circumſtances of ſome Sureties, and the grateful Offices that have been returned for their ſeaſonable Kindneſs, are no Argument that all Sureties ſhall be ſaved from Damages, and requited for their opportune Aſſiſtance: and therefore let no Man preſume of ſafety, or expect a grateful Conſideration in all Circumſtances, becauſe there is no danger of Loſs, or guilt of Ingratitude in ſome Cases.

The Confidence Men commonly have in their Familiar Acquaintance, overlooks the Fears of all Inconveniences they may be the occaſion of. They make no doubt of the ſincerity of their Friendſhip, and

and the hope of Mutual Civilities, is a
Oyl to the Lamp of their Correſpondence
But both this Confidence, and this Hope
are too often built upon Sands; they loſe
their brightneſs in the next riſing Cloud
and ſuffer the ſad experience of the fal-
neſs of their ground by the firſt peevil
Storm that falls upon them.

Far be it from any Man to imagine
that there ſhould be no mutual truſt o
hope among Men, which are the Hinge
upon which the motion of ſundry Neg-
tiations turns.

When the Royal *Pſalmiſt* ſpeaks h
Judgment concerning the neceſſity, an
ſafety of truſting in God at all times, an
Pſal. 62. 9. ſays, *Surely Men of low degree are Vanity and Men of high degree are a Lie, to be laid in the Balance, they are altogether lighter than Vanity.* He excludes all worldly things b
reaſon of the mutability, and deceitfulne
thereof from being worthy of a Religio
Truſt, which is an Idolatrous Act whe
directed to, and terminated upon an
Created Object: But he doth not charg
all Degrees, and Conditions of Men,
Impoſtors that have no truth, and faith
fulneſs among them; or, cry out, as ſom
upon notable provocations have done, *Th
there is no Faith in Man.*

It is the too common practiſe of the Wicked to ſpeak Lies, to be the Forgers of them, and to delight therein: But part of the Character of the Juſt, that they deteſt this, *Cretian* Iniquity, and know themſelves obliged to keep their Words, and Promiſes; though their faithfulneſs in doing ſo, tend to their own Loſs, and Detriment. *Pſal.* 58. 3. 62. 4. *Job.* 13 4.

Yet the World being full of Lying Lips, of Flattering and Deceitful Tongues; all perſons muſt have a great ſtock of eaſie Credulity, who will be confident of the truth of all that is ſpoken, or promiſed to them.

They whoſe Eyes are open, can with ſorrow behold ſo much falſneſs in ſome of all Degrees, and Conditions, as may juſtifie their Caution in dealing with them; and cauſe them to deny their Aſſent to ſuch needleſs Oaths, and multiplied Aſſeverations, which being uſed to obtain Credence, have the misfortune to be interpreted in a ſenſe clean contrary to their deſign.

The plaineſt truth is ordinarily crowned with the faireſt Credit, and a pure ſimplicity needs no Flowery Buſh, or Gaudy Harangue to make it acceptable.

The upright Dealer is a Man of few

words, and loves rather to be punctual in his Doings, than eloquent in his Language and believes a ready performance of whatever is just, will be more comfortable to his Neighbour, than the most fluent Elocution which is winged with several Distinctions, and Evasions, and flees away leaving no Track behind; and the words of many are like Wind, which raiseth choaking Dust, and too often portend Storm.

He that is a great Orator in secular business, usually minds himself, and warmly pleads his own Cause; but he that is a faithful doer, minds another as himself, and will rather suffer harm than do wrong. Wherefore, if men find their Acquaintance too full of words in soliciting kindnesses, they may have some reason to suspect a design; and it is more safe to slip the Collar in due time, than bear the Yoke they are tempted to.

Were the Vessel full, it would not make so great a noise; this commonly proceeds from emptiness, and meer vanity; and it is no fault to be jealous of his Condition who by his own Act renders it liable to Suspition.

But Knavery hath a full Ward-robe whereby 'tis furnished with divers Dyes

ſes, and Ornaments to cover its Deformity withal. Yea, rather than the Monſtrous Nakedneſs thereof ſhould appear, it will put on Veſtments taken out of the Sanctuary, and poſſibly ſhall ſeem more skilful in the form, and ſhew of Religion, than that ſincerity which hath beſt experience therein; and we muſt confeſs, it is not eaſie to diſcern where the Devil lurks, when nothing but an Angel of light is in view: Whence it hath come to paſs that many Cheats have paſſed current, that have been ſtampt with a Sacred Image; and they who have well learned the diſtinguiſhing Notes, and Characters of a Sect, have been able to play their ſubtle Games with the Brotherhood without diſcovery.

The World has ſeen ſome Families betrayed to ruine, by being taken in the ſnares, which an Illuſtrious Profeſſion hath layed for them; and ſince Cheats can trick up themſelves in all Attires, it is more difficult to ſpie out their deſigns, then ſtrange that they ſhould be ſucceſsful.

However, it is not impoſſible to ſtrip the fraudulent Contrivance that is diſguised with the moſt colourable Pretences. For when Mens Profeſſion ſurmounts their practice, when they are more concerned for a Superficial Ceremony, than a well-

bodied Righteousness: When there a
palpable Inconsistences in the course
their Lives; when their Fruits are not a
swerable to their Lip Labours; when the
words savour more of Pride than Expe
ence; when their Moral intercourses w
Men, fall much short of that Zeal for R
ligion, which they pretend to: and wh
their constant behaviour doth not comp
with a substantial Piety and Goodne
the deceitfulness of the shew which th
make, is not altogether indiscernible; a
every prudent person has sufficient ca
to take heed lest he be decoyed too far
to their Concerns, and then be taken in
Nets, out of which there is no escape, w
out paying all the Ransom that is requir

If Men's Hearts were animated w
the pure Spirit of Religion, they co
not be unfaithful, or unfair in their D
ings with Men; for he who loveth G
must love his Brother also: And there
none can dispose of any concerns bet
than by putting them into such ha
which are most sincerely lifted up to
great God of Heaven: And we may
lieve, that such who have a pious ca
the first, will not break the second Ta
But we may not always be enamo
with a specious appearance of Devot
tho

hough the Spirit, and Power thereof, is noſt worthy of an Affectionate Veneration and Eſteem.

It muſt be confeſſed, that more Pockets ave been picked in the Market, than in he Temple; and yet many knaviſh tricks ave been boldly acted under the cover of Religious Cloak.

But the Inſecurity of the Principal, rows not only from the naughtineſs of his Morals, or the doubtfulneſs of his Truth, nd Honeſty; but from the weakneſs of his ondition, and this is Obvious, when Men ake up Money, not to make Purchaſes, or o drive ſeaſonable, and advantageous Bargains, but to ſupply real Neceſſities, or o ſupport needleſs Vanities.

Among the weak Borrowers of this Age uch are commonly dangerous to their riends, who are either raſh in their Proections, or vain in their Converſation.

There is a Generation, who to win a Name among the Vertuoſo's, will ſoon conſume all that they can get into their ands. That little Philoſophy they have iſturbed their raw Brains with, ſo ſtrangy leavens their Phancies, that they are reſently ſwelled with an Opinion of their wn mighty power, and can freely tax

themſelves with the charge of ſundry Ex- with
periments, in hope of ſome wonderful per- thou
formance. ed by

I make no doubt, but ſuch who have them
eminent Parts, ſufficient power, compe- now
tent Abilities, and convenient Means for charg
Philoſophical Attempts may produce tal,
ſomething conſiderable for the uſe of ble
Mankind: and though they can reap nent
Fruit equivalent to their own vaſt Expen- imin
ces; yet they find their reward in the ple- rehe
ſure which they take in being either the more
Authors, or Incouragers of an Invention receiv
that is uſeful to others. houl

But they who imagine themſelves capa- ure,
ble for ſuch rare Adventures, and muſt be T
not only conſume their Subſtance, but na va
contract great Debts for the Accompliſh- into
ment of their Projects, are the Authors ungry
as much danger to their Sureties, as of da- Aga
mage to themſelves: And when ſome ſhaveſt, w
waſte much Treaſure to extract a grain f the
of Gold out of a certain quantity of Iron eir
or a drop of Spirits out of a dry Bone, and here
weary themſelves in ſuch like Experiments owers
or empty their own, and others Purſes by, w
fill their fermented Phanſies with the glo- thei
ry of ſome fruitleſs Invention; they ap- ppeti
as Fools that will part with all things fo be a
the ſake of a Bauble they are delighted Supe
with

with: And who can diſcern how ſuch ſhould live by their Wits, who are conſumed by their Folly? Their Trade renders them by ſo much poorer than Poets, by how much their Projections are more chargeable than the Poets, either Comical, or Tragical Inventions. It is not poſſible for ſuch to thrive to their own content and others Indemnity, who are ſtill aiming at great Matters, and cannot apprehend the leaſt advantage; but ſpend more in their Travels, than ever they can receive at their Journeys end: Or if they ſhould happen upon ſome luckly Adventure, yet they know not how to husband the Talent when it is in their power, but in a vain hope of a manifold encreaſe, caſt it into ſuch a Ground which is altogether ungry and unprofitable.

Again, the weakneſs of others is manifeſt, whoſe Expences exceed the Bounds of their Fortunes, and whoſe Vices run their Condition into remedileſs Arrears. There are not ordinarily any greater Borrowers in the Kingdom, than ſuch Gentry, whoſe ſubſtance melts before the heat of their Feveriſh Phanſies, and Luxurious Appetites; or ſuch who have an Ambition to be as they, and the Houſe that is ſo full of Superfluities as to Vomit out its own In-

habitant, will ſpout forth ſuch alſo, wh
are Incorporated in his Condition.

It hath been the ſhame of our Age, th
the Houſes of divers great Men, whi
ſhould be the Nurſeries of the moſt refin
Morality and Vertue, have been the R
ceptacles of Vice, the Lodges of Luxu
the Neſt of Idleneſs, and the Peſts of P
phaneneſs.

Hac domo ut cum familiâ Dominum comprehendam, nihil eſt damnabilius ad meritum, nihil ſeditioſius ad ſortium, nihil inhoneſtius ad mores, nihil ſordidius ad conſcientiam, nihil culpabilius ad famam, nihil permitioſius ad exemplum. Petr. Bleſ. Ep. 18.

It is the great Cry and Clamour of
People againſt Men of Eſtates, that th
let their Lands at a *Jewiſh* Wrack, maint
their Servants at a thriftleſs height, ſpe
their Fortunes at an extravagant rate, g
tifie their Vices beyond meaſure, wear
their Bodies, and caſt away their S
for a Tranſitory and Sordid Pleaſ
which is a pitiful exchange for either;
oblige their Neighbours, neglect th
Children, overlook the Poor, diſcour
their Miniſter, and undo their Sure
or their Creditors, and all to fill up a C
ceit, or pleaſe the State of a Hum
which ſucks them dry, leaves them nee
and then Borrowing, Mortgaging,

elling, till all is waſted, and gone.

When ſome are of Opinion, that there not a more Ungentile, and ſorry Quali-, than a diſcreet Frugality, and wiſe hrift (which though it be an honourable ertue is thought worthy of no better itle with them, than a ſtingy narrow-eſs, and Miſery of Nature) every Obſer-er may be a Prophet able enough to fore-el their fall: For he that runs down a recipice, can rarely ſtop till he come to he bottom. Every Seaman can tell us, That he that overſails his Bark, or overlades his Boat, will put both in danger; and e-very Country-man can aſſure us, That he that overſtocks his Ground, will ſtarve his Cattel: In like manner, when an Eſtate s over-charg'd with ſuperfluous Suckers, it will ſoon be conſumed: As they who will ſtudy beyond their ſtrength, or lift great Weights above their power; or run beſide their Breath, or Wraſtle beyond their Match, ſhew more of Juvenile Deſire, than Manly Diſcretion in their Labours: So they who will live high, and ſpend ei-ther beyond their Ability, or their degree, ſhall find that their neceſſities will become their Puniſhment, ſooner than their vain Exceſſes ſhall be accounted their Glo-ry.

The

The largeſt Flambeaux will be con
med with continual burning: And
Gentry who are fond of keeping up
Port of their Families, when their pow
falls much ſhort of that of their Anceſt
are conſtrained to fall Woods, or ſign R
Charges, to grant Lives, and paſs Lea
or enfranchiſe Copy-holds; and when
fruit of all theſe ſhifts is gone, Debts
contracted, which are rarely paid by
borrowing hand.

He that cannot live within the comp
of his Annual Income, but is forc'd
ſpend *Michaelmas* Rents at *Midſomm*
Moon; when Winter comes muſt wa
himſelf at another's Fire, who knows
room would be more advantageous, th
his Company proves delightful, for he w
is known to be unkind to himſelf in a lav
Diſſipation of his Goods, can find
cold acceptance, and little Credit w
his Neighbours, unleſs among ſuch de
ded Fools who have had a great Opini
of his free, Noble, and generous way
living, and to help him in his profliga
humour, are ready to ruin themſelves.

The Improvident Landlords, that ca
not keep within the Bounds of their
ſtates, or be contented with the Rates a
Meaſures of a commendable Frugality,

ſatisfi

con tisfied with the Portions which common
d rudence is willing to carve out to them;
up o often draw their Tenants, and others
pow to dangerout Engagements on their Ac-
eſt ount; and render themſelves liable to be
n Re lted with as many detracting Verdicts
ear the high Shoos, as they have Tongues
ent utter, Ears to hear, and opportunities
ts meet together; and every Marker is
y rniſhed with a Seſſion of ſuch courſe
dges, who will paſs their ſevere Cen-
mp res upon the needy Man, who is ſtill
c'd rrowing props to ſupport the Grandeur
his tottering Fabrick. Though he ſtrive
wa make ſome ſhew of the ancient great-
vs eſs of his Houſe, yet the weakneſs of his
th ondition is manifeſt, and it is no ſmall
wart of his Miſery, that he is become cheap
law his Country-Neighbours thoughts, by
beeding their Supply, before he may com-
wi and it as his due.
de And not only the decayed Gentry who
nic uggle in vain, to be as Torches to keep
ay the Illuſtrious Port of their Families,
ig d go out in the Twilight of a Farthing
es. andle: But all whoſe Inordinate Phan-
ca s, and Vitious Appetites crave more than
ir eir Incomes amount to; and who ſpend
s a yond their Bounds, are dangerous to
y, eir Sureties: For the Veſſel that conti-
isfi nually

nual'y leaks, will in time be empty, an not one drop will be left wherewith the might refreſh themſelves. And as the Bo dy that is often ſurfeited, will be greatl diſtempered, if not deſtroyed; ſo that h ſtate which muſt yield diſproportiona Expences, vaniſhes by an incurable waſt and Conſumption.

But I ſhall have an occaſion to ſpea more largely to this point in due plac which I have glanced on at preſent to ſhe that the Principal cannot be truſted wit out Sureties, as well upon the account the weakneſs of his Condition, as the S ſpition of his Integrity; and when eith of theſe things occur to the Lender's Co ſideration, he hath ſufficient Reaſon require that Security which is good, an ſubſtantial.

There may be other Reaſons of Sure ſhip beſides theſe I have already menti ned: As, the Inſtability and uncertain of all Human Affairs, the Mortality th is in the World, the diſtinction of the Bo rowers quality, and degree from t Lenders; who can better deal with ſuc degrees which are ſuitable to his own the diſtance of his Reſidence, or the Pr vileges belonging thereto, and I queſtio not, but upon theſe, and ſuch like A

coun

counts, a good Security may be required. For though Mens preſent Ability be ſufficient, yet their Condition is liable to ſundry Caſualties, and Accidental Diminutions: And though their Honeſty was never ſuſpected, yet they are Men, and therefore liable to many Temptations; and true Hiſtory can inform us, that ſome of the beſt have ſometimes been foiled thereby.

The mutability of all things under Heaven, is palpable to all Obſervers: And it is often ſeen, that a notable change in Mens Condition, is the occaſion of no ſmall alteration in their manners: beſides Death, which is common to all Men, is the cauſe of a conſiderable mutation in all things, and Circumſtances appertaining to them: And the buſineſs that might be accompliſhed with eaſe, while the perſon lived, who was chiefly concerned therein, becomes intricate, and vexatious upon his Deceaſe.

Morover, the difference, and inequality of degrees among Men, however neceſſary it be to the ſubſiſtence of all Politick Bodies; yet it is the occaſion of ſundry Difficulties, in particular Intercourſes, in which Men would rather have to do with ſuch whom they can Converſe with upon even Terms, than with others whoſe

whose Stature is by some Cubits higher than theirs: And therefore when the Borrower is seated in a transcendent degree above the Lender, he may call for Sureties that are nearer to his own form.

Or when the Principal hath his Residence in a County far distant, which may be the occasion of some inconvenience. The Creditor may desire a Surety near home, with whom he can Transact Matters with ease.

Or when he dwells in a Priviledged place, where the Law cannot with safety be put in Execution; or when he hath the favour of such a special Protection that he is exempted from that Subjection which renders him liable to the Law; then Sureties may be required, who have neither priviledge by their Mansion, nor Protection by their Office or Relation. But in all these Cases in which Lenders run on Usury are well guarded, and their safety is maintained by good Security, their Security is in danger: For if he who was once esteemed substantial and wary through the changeableness, and instability of Human Affairs be reduced to a weak condition; or he that had the Reputation of upright dealing, through the violence and force of Temptations, hath mastered

hig[illegible]tered, and conſtrained to practiſe
e B[illegible]ts againſt the habitual bent of his own
greed; or he that living, would have done
es things well, leaves an Eſtate that can-
be touched by the vertue of any Bond,
R[illegible]Bill, his Sureties are liable to pay the
h[illegible]bts for which they are obliged: Or, if
ien[illegible] Borrower be Superiour in degree to
nea[illegible] Lender, the Sureties are expoſed to
&[illegible] the hard Intercourſes that the Lenders
wer can ſting them with: And it is
edg[illegible]in, that when the Principal lives at a
ſafe[illegible]ance, and the Sureties are near at hand;
e h[illegible]when he hath his Reſidence in a Privi-
ct[illegible]iged place, or lives under the ſhadow of
ct[illegible]pecial Protection, the Sureties that have
aw[illegible] ſuch advantages lie open to all ſuch
h[illegible]oubles as are proportionable to the mea-
[illegible], [illegible]e of their Obligations: And were all
atio[illegible] Reaſons examined, upon which Lend-
ers[illegible] require Sureties, Men would have as
r ſ[illegible]ny Arguments of Caution againſt Sure-
[illegible], [illegible]ip, as Creditors can find Reaſons to
o w[illegible]mand it.
van[illegible] The Sum of all is, That Creditors do
ſta[illegible] think themſelves ſafe without good ſe-
[illegible]rity, and yet all the ſafety of Sureties
e R[illegible]uſt depend on them whoſe ſingle Bonds
gh [illegible]e thought unſafe, and inſufficient: They
ns, [illegible]uſt truſt thoſe whom others ſuſpect, and
tere[illegible] relie

relie upon their Counter-Bond, wh
Bond could not find acceptance, or
pend upon their Word, whose Obligat
was judged insecure. Though the pa
cular Judgment of the Creditor may
false, and groundless, in respect of
Persons with whom he hath to do, yet e
ry Man hath reason to mind his own s
ty as much as he; and to beware that
be not drawn into any dangerous Enga
ments, or be not obliged for more th
he is able and willing to pay, with
hurting himself, or his Family, which
is Naturally, and Religiously bound
provide for.

By the same Reasons that the Usu
would have his Money safe, the Sur
might be moved to take care, that his P
perty be not infringed, and that he be
Bound upon the hazard of all for which
is obliged; when he sees one before h
that is careful in his business, he hath a n
Example to move him to a Considerat
of what he doth.

But if Men will be Bound for their
quaintance at all Adventures, they
hand over head upon their peril, and
coming Sureties for Insolvent Persons, t
rashly expose themselves to all the Cha
and Trouble that such Obligations can

first them with; as to the Usurers stinging Demands, and severe Solicitations, which imbitter their State, and disturb their Repose; and though they study to qualifie such Proceedings for a time, yet they cannot quench them, for the fire increases by delays, when it is only checkt without Extinction; and the Current that was obstructed, floods the Banks; and then fears of Arrests are poured in upon them, whereby their Liberty is maimed, and they cannot freely attend their own Secular concerns, but must remain as Prisoners under their own Roof, and yet probably cannot enjoy a secure rest in their own Mansions; their Concealment wherein, fills their Relations with Fears, and exposes their weakness to their Servants, who may betray them, if they be so minded; or will be tempted to disrespect their Persons, and to neglect their Affairs as wanting the Master's Eye that should make them diligent, or suspecting their Inability to reward them.

In this case, Mens Hearts are no less full of Vexations, and Worldly Sorrows, than their Heads are of fearful Apprehensions; for they cannot be sure of a lasting safety in their closest Retirements, and if by any device they are fetched out of their Nests,

they are presently encountred with th
power of Serjeants, or Catchpoles, where
of some are much different from othe
Men, in respect of the courtliness of the
Manners, using the power they are intru
sted with, more like Wild Beasts tha
know the strength of their Teeth, Claw
or Horns, than Men who should trea
them as Brethren, whom they have ge
into their hands; and not colour the
rudeness with a pretence of executing th
Law, which surely might be done wit
out such Incivilities which are sometim
practised.

And now, when the hunted Sured
are taken, and have suffered the disgrac
ful, and unhandsome Circumstances of
rude apprehension; they are hurried awa
or driven like Beasts into a Pound, and
case they cannot find Neighbours to be
kind to them, in giving Bail for them,
they were to others, in being their Su
ties, they must suffer the hard measures
Imprisonment, and there abide confin
among Strangers, and must expect su
Treatment, and no better, than wh
they are able to purchase at a dear rat
and possibly at best but hard Fare, a
harder Lodging; and a sad sort of Gue
to bear them Company: And here th
a

are fixed, till they can find means for their Enlargement, which cannot be had without payment of the Debt that is claimed by him, whoſe Priſoners they are; or ſome Expedient that may be accepted for an Equivalent Diſcharge: Beſides, they are now liable to all the Charges which Troubles of this nature are commonly attended with; for the neglect of making a timely ſatisfaction to one, grows to a neceſſity of giving ſatisfaction to many: Every one will now endeavour to pluck a Feather from them; ſo that by that time all have received what they can pretend any of the leaſt right to, the Miſerable Sureties are ſtripped naked, and return home (it may be) no leſs ſorrowful for the grievous Circumſtances of their preſent Condition, than before they were afflicted with their wretched Confinement. Or, if their Power can deſpiſe this loſs, yet they unavoidably ſuffer the imparing of their Eſtates, ſo far as the ſeveral Sums extend, which have been exacted from them. Beſides, their buſineſs has been much backned, and much time loſt, which in ſome Mens concerns is a conſiderable Damage. And by theſe Proceedings, ſome Sureties are reduced to ſuch weakneſs, that

they are deprived of the Materials whic
may be neceſſary for them in the buſine
of their lawful Calling; and wher
Straw is wanting for making Brick, litt
can be done; or what is done with gre
ſtraining, can yield but ſmall advantag
and there is yet a more poynant Grievan
conſequent upon the former, that man
who are caſt into theſe Afflictive Circum
ſtances, are daily pierced with the Com
plaints of their own Families.

Their Wives and Children cry f
Bread, and they have none to give them
Their Servants for Wages, and they ha
not wherewithal to ſatisfie them: So th
the preſence of their near Relations, wh
have been the light of their Eyes, and t
comfort of their Lives, wounds them
the Heart, and doubles their Sorrow
They cannot look upon them witho
yerning Compaſſions, and mournful R
flexions upon their own indiſcretio
whereby they have opened ſuch Mou
againſt them, whoſe juſt Complaints th
cannot anſwer, whoſe Hunger they
not able to fil, and whoſe Nakedneſs th
cannot cover: Hereby they are made
tle in the Eyes of their Neighbours, a
liable to all the Shame and Obloquy th
Folly hathdeſerved.

The Wiſe Man tells us, *That the Poor is hated, even of his own Neighbour; but the Rich hath many Friends.* And again, *All the Brethren of the Poor do hate him, how much more do his Friends go far from him: he purſueth them with words, yet they are wanting to him.* But he, who by Suretiſhip is rendered Poor, hath made himſelf not only the Subject of that Contempt which is incident to a needy Condition; but the mark of more ſtinging Accuſations, being cenſured as one, who by a foolish Act, pregnant with ſundry Miſchiefs, hath deſtroyed himſelf, and made his own Houſe miſerable. Prov. 14. 20. Prov. 19. 7.

CHAP. II.

Declareth, That the Caution againſt Suretiſhip, depends on Divine Authority; and how far Men are obliged in Conſcience to frame their Meaſures accordingly.

THe Conſideration of the nature of Suretiſhip, with all Circumſtances adhe-

adherent thereto, may warn all Men, th
regard their own Intereſt, to ſhun ſu
Pecuniary Engagements, which are t
cauſe of great damage, or danger.

But there is a greater Argument th
Intereſt, to diſwade all Perſons from ſu
jecting themſelves to ſuch Obligation
for Conſcience of Duty is a more bindi
Reaſon, than the reſpect of a Tempo
ſafety. When both join their Forces to
ther, the ſcales of buſineſs (unleſs the
be more violence than weight on the co
trary part) are ſoon turned on their ſi
The Tye of Conſcience is of equal exte
with the Law of Self-Preſervation; b
the mind of Man being thronged with va
Imaginations, the Knowledge, and Se
thereof is more feeble and obſcure: A
in that Suretiſhip is always painted wi
pretences of Friendſhip, it is hard for ſo
to believe, that the ſhunning of it is a re
part of their Duty: For, knowing that
the Royal Law of God, they are oblig
to that Love which is the Bond of perfe
neſs, and is fruitful in all acts of kindn
and in all manner of good Offices; th
cannot underſtand how they can well
fuſe ſuch a Courteſie, whereby their frie
ſhip is put to a remarkable Tryal; the
nial whereof would render them Obn
o

ous, either to be ſuſpected of inſincerity, r to be charged with a ſhameful defect in hat Charity which is the end of the Di- ine Commandment.

All Solicitations for Mens Suretiſhip, re commonly dreſt in Robes that are orrowed of this vertue, inſomuch, that ch are thought wanting in their friend- ip, who do not readily comply with the eſires of their Neighbours, when they k no more than their being Security for em. And ſome are eaſily prevailed with become Sureties for others, when they e perſwaded, that the real Laws of riendſhip require ſo much of them.

Wherefore it is neceſſary, that this point ould be cleared, and when all the falſe olours it is painted with, are waſht away, will appear, that Mens Duty lies in the oidance of what they may imagine emſelves obliged to perform.

For true Juſtice forbids that Suretiſhip, hich common Friendſhip ſeems to de- and.

Juſtice is an Eternal, and Indiſpenſable uty, and the true Foundation of the eſt Love: For no Man can be rightly haritable, unleſs he be juſt. Neither is conſiſtent with an Univerſal Love, to urt ſome, in being kind to others: Or,

to wrong one's ſelf, in being Liberal to
Neighbour.

Neither can it be eſteemed a Charitab
Act in any Man, to diſpoſe of ſuch thing
which are not in his own Power; or to h
zard the Goods without conſent, whi
others together with himſelf, have a rig
to. If any one then, by Specious Arg
ments of Love, ſhall be tempted to b
come Surety for another in ſuch Bon
which involve injury to himſelf, his ne
Relations, or his Partners in his buſine
and Calling, his Suretiſhip in ſuch a ca
is no Act of true Friendſhip, becauſe
hath not Juſtice for a Principle and Fou
dation.

What we read in the Proverbs of
Glorious King (inſpired with Divi
Wiſdom) concerning this matter, dire
us in a right underſtanding of it, a
plainly manifeſts what Men of juſt, a
upright Principles ought to do: It is
ceſſary therefore, in order to a clear a
diſtinct apprehenſion of this point, to e
amine ſuch Proverbial Sayings, wh
give us a right, and infallible ſtate of t
caſe.

Prov. 22. 26, 27. The Firſt, I ſhall bring to remembran
is this: *Be not thou one of them that ſtr
hands, or of them that are Sureties for De*

thou haſt nothing to pay, why ſhould he take away thy Bed from under thee? The ſcope of the Text is a manifeſt Caution againſt raſh, and heedleſs Suretiſhip. To ſtrike Hands is an *Hebrew* Phraſe, for giving frequent ſecurity for others; ſo common a Ceremony among them in this buſineſs, that it is ſometimes Metonimically uſed for the buſineſs it ſelf. But whereas Men may ſtrike hands in ſundry Contracts different from Suretiſhip, the whole Verſe ſet together, ſhews, that ſuch ſtriking of Hands is underſtood, which was cuſtomary with thoſe who entered into this Capacity: And the warning here given againſt this Ceremony, when the matter is expreſt unto which it is applied, imports a Caution againſt frequent, and inconſiderate Sponſions; but no abſolute Prohibition of all Engagements for others. For no part of Holy Writ ſhould be Interpreted to any ſenſe, but that which can be fairly adjuſted to the Analogy and deſign of the whole Book of God, wherein we have ſome eminent Inſtances who have been worthily concerned as Sureties for others.

When St. *Paul* (the Apoſtle of Nations) interceeds with *Philemon* for his Servant *Oneſimus*, (who had been unprofitable to him)

him) that he would receive him with the respect, and affection which was due to a person newly Converted to the Christian Faith, upon a supposition of any former injury towards his Master he had been guilty of, or any Debt he had Contracted. The Apostle becomes Sponsor in his behalf, assuring *Philemon*, that he should suffer
Phil. 18. 19 loss, or damage by him. *If he hath wronged thee, or oweth thee ought, put that on my Account; I* Paul *have written it with my own hand, I will repay it.* But more than this, we read in Sacred History of one who gave not his outward substance, but the Life of his Children in security: when *Jacob*'s Sons knew it was necessary for them, to take *Benjamin* their youngest Brother with them into *Egypt*, that they might be furnished with Corn for that sore Famine which was in their Land, and *Jacob* was unwilling that *Benjamin* should be taken away: *Reuben* spake unto his Father,
Genes. 42. 37. saying, *Slay my two Sons if I bring him not to thee; deliver him into my hand, and I will bring him to thee again.* And we read of another Son of *Jacob* who gave his own person for security in this case; for *Judah*
Genes. 43. 8, 9. said unto *Israel* his Father. *Send the Lad with me, and we will arise and go, that we may live, and not die, both we, and thou*
and

and alſo our little ones. I will be Surety for him, of my hand ſhalt thou require him; if I bring him not unto thee, and ſet him before thee, then let me bear the blame for ever. And whereas we find that *Benjamin*'s return to his Father was obſtructed by *Joſeph*'s Policy: *Judah* makes an importunate Supplication to *Joſeph* for his free diſmiſſion; and among many Pathetical Arguments, makes a Declaration of his perſonal Suretiſhip in this caſe. *Thy Servant became Surety for the Lad unto my Father*; ſaying, *if I bring him not unto thee, then I ſhall bear the blame to my Father for ever.* And ſince the Lad was now become a Bond Servant to *Joſeph*; by a Covenant in which all his Brethren were concerned; *Judah* (who was capable of more profitable Service than he) offers himſelf in place of *Benjamin*, that he might be ſet free: For being Surety for his return, he was obliged, not only to give up his Liberty, but his Life; rather than *Iſrael* his Father ſhould be bereaved of that Child, who was the light, and comfort of his old Age.

Genes. 44. 32.

Wherefore *Judah* makes Petition to *Joſeph*: *Now I pray thee let thy Servant abide inſtead of the Lad, a Bond-man to my Lord, and let the Lad go up with his Brethren.*

Genes. 44. 33.

Judah

Judah is not blam
for his undertaking
this case, for by
strange concurrence
Circumstances, the
seemed a necessity of some Expedie
that might conduce to the supply of th
present want, and the satisfaction of *Isra*
in taking away his beloved Child. A
the sacred Account which is given of t
matter, shews, that it happily succeede
Hower let it be noted, that *Judah*'s u
dertaking made him liable to become
Bond-man, which was no less than a gr
vous Affliction in it self; though honou
ble for him to endure Servitude, rath
than his Father's House, and all his B
thren should perish for want of Brea
And though this, together with the fo
mer Instances, shew, that Suretiship m
be laudable in some cases, in which the
is an apparent Exigence thereof; yet it
a matter in which much Caution is to
used. And Wisdom instructs her Chi
to avoid all needless occasions of Pover
or Danger.

Hinc fide jussionem generatim non prohiberi constat, nam Jehudæ laudi ducetur quod pro salvâ Benjaminis reductione se sponsorem interposuit. Cartwrightus.

Vitare voluit suum filium sponsiones nè in discrimen rei familiaris & egestatem adduceretur. Mercerus.

For the Caution against Suretiship
strengthen

engthened with a Declaration of the mage that may inſue thereupon. *If thou ſt nothing to pay, why ſhould he take away Bed from under thee?* There are ſome ings very remarkable in this Text, be- ficulty in the ſenſe of the latter part, hich muſt be conſidered.

First, It is clearly implied, that he who Surety for a Debt is obliged to pay it t of his own ſubſtance; for if he have t a Treaſure ready to ſatisfie the Credi- rs demand, his moſt neceſſary Goods are ble to be ſeized and taken away from m. He may flatter himſelf in his own anſie, and vainly hope that the Credi- r may ſpare him, becauſe he never re- ived any thing of him, but contrary to s expectation, the Creditor with ex- eam rigour falls upon him, and confi- ntly juſtifies his Proceedings, and is ady to remonſtrate that he never had out his Money but upon the Interpoſi- on of the Surety: or if he had found e Debtor Solvent, he would have requi- d it of him, and not have troubled his riend; but ſince he ſees his Bargain is in anger, he has reaſon to act ſtrictly in eking his due, where it can be reco- ered.

Secondly, The Text gives an Admo- nition

nition to Sureties, that they do not e
into Bonds which
ceed their power:
if they have nothing
pay, they are in d
ger of losing the Go
that are most necess
for their constant use: For in the W
Bed, there is a Synecdoche whereby
are to understand such things which are
needful, that none without great incon
nience can be without them. But h
some difficulty may be started, in th
'tis written in the Law of *Moses*, tha
Creditor should not deprive his Neighb
of the use of such things, which comm
Exod. 22. 26, 27. sense might judge necessary for him.
thou at all take thy Neighbour's Rayment
pledge, thou shalt deliver it unto him, by
the Sun goeth down; for that is his cover
only, it is his Rayment for his skin, whe
shall he sleep?
Deut. 24. 6. *No Man shall take the nether, or the u*
Milstone to pledge; for he taketh a M
life to pledge.
Vers. 10. *When thou dost lend thy Brother any th*
thou shalt not go into his house to fetch
pledge.
Vers. 11. *Thou shalt stand abroad, and the man*
whom thou doest lend, shall bring out
ple

Priusquam ex alieno nomine nostrum faciamus, reputandum esse, quam aut amplæ, aut angustæ nobis suppetant facultates. Cartwrightus.

t e*dge abroad unto thee.*
ch *And if the Man be poor, thou ſhalt not* Verſ. 12.
r: *with his pledge.*
ing *In any caſe thou ſhalt deliver him the pledge* Verſ. 13.
ain, when the Sun goeth down, that he
Go *ſleep in his own Raiment, and bleſs thee:*
ceſſ *it ſhall be righteouſneſs unto thee before*
W *Lord thy God.*

by Here it may ſeem, that we have a Di-
are rect Prohibition of taking away a Man's
cou from under him: But the Proverb
t h der our preſent Conſideration imports,
tha an Inſolvent Surety is liable to ſuffer
tha loſs, and damage; the execution
ghb hereof appears irreconcilable to the Law.
mn this ſeeming difficulty is reſolved by a
m. ſingle Obſervation of the difference that
nem between a Debt, and a Pledge: For a
by dge may be more valuable, and much *Arctius eſt vinculum debitis, quam depoſiti.*
ver re neceſſary than the Loan for which
whe was given, and therefore the Law requi-
d the reſtitution thereof in ſome caſes;
e u ough what was lent was not returned to
M Owner.

Beſides, there is a diſtinction to be made
thi twixt the Municipal Law of the *Jews*,
ch hereby their properties were ſecured;
d the Law of Charity which might pro-
nan bit the detaining of a pledge that was of
ont ceſſary uſe to a Neighbour; but the
ple Muni-

Municipal Law considered distinctly b
ſelf, might juſtifie ſuch a detenſion ;
ſo different practiſes may either be ap
ved or condemned, according to the L
by which they are tryed.

The Surety is liable to bear all that
be required of the Principal; not
Mens goods, but their Children ;
their own perſons according to ſome L
were to be ſold, that Debts might be
tisfied. For we read of a certain Wo
of the Wives of the Sons of the Proph
who cried unto *Eliſha* making this Re
ſentation to him of her ſad condition.

2 Kings 4 1. *Thy Servant my Husband is dead, thou knoweſt that thy Servant did fear Lord; and the Creditor is come to take him my two Sons to be Bond-men.*

Had the Creditor come to do wha
might not this Diſconſolate Widow mi
have had ſome help by reſiſtance : Bu
liſha by a Miracle furniſhed her w
means to pay the Debt, and ſo freed
Sons from the danger of Bondage.

Again, we read in the Goſpel a
tain Parable of a King, *Who took accou*

Matth. 28. 24 &c. A Talent is valued to be 187 l. 10 s. *his Servants, and when he had begun to rec one was brought unto him which owed ten thouſand Talents; but forasmuch as he not to pay, his Lord commanded him*

ſold, and his Wife, and Children, and all that he had; and payment to be made. Which proceeding of his Lord was juſtifiable according to ſtrictneſs of Law, doubtleſs ſo great a Debt was not contracted on a ſudden: Whence we may gueſs, that the longer the payment of a Debt is deferred, the greater will the Debtor's miſery be: For ſince Riches make themſelves Wings, they may take their flight before the Neſt is well warmed, where once they lay; and ſo he who once had power to cancel a Bond, has not ſo much courage left as to deſire a ſight of it, and will be leſs able to open a Priſon Door that is once ſhut upon him, or to moderate the Tormentors, unto whom he is there delivered.

But before we take a view of the utmoſt miſery of the raſh Surety, let us conſider another Proverb, like to that, which was firſt brought to remembrance.

Take his Garment, that is Surety for a ſtranger. This advice which is given to the Creditor for his ſafety, is a plain declaration of the great damage the Surety is liable to ſuffer; for he may be ſtript of his Garment, which is nearer to him than his Bed, and the Creditor may juſtifie the taking of it: For when he truſts a ſtranger, he hath reaſon to make his Property as ſure Prov. 20: 16.

Si quis apud te pro externo, & tibi ignoto homine ſpoſponderit, cujus fides tibi parùm nota eſt, & qui ex eâdem religione, vel Eccleſiâ non eſt, aut genere; vel alioqui tibi ignotus ſit. Ne dubites nec reformides, ſi tibi veſtem ſuam aut aliud pignus obtulerit pro externo illo accipere: quia ille fidejuſſor ſuas facultates in diſcrimen adduxit, & tu in periculo, &c. Mercerus.

as he can, and not only a Foreigner, or one of another Church, Perſwaſion, and Communion, comes under this denomination; but he whoſe condition is unknown: ſo that the Creditor in ſuch a caſe depends moſt on the Surety, and may take any Pledge that is offer'd on that ſide, that can beſt ſecure him, even a Garment rather than he ſhould run the risk of an hazardous Bargain. For the World has known ſome ſo forward in undertaking Suretiſhips, that they have ſoon engaged themſelves beyond their power, and when they are ſo deeply concerned, that their Fountain is utterly exhauſted (imagining that their condition cannot be worſe than it is) they follow on the ſame buſineſs ſtill, and become Sureties rather by their own pragmatical intruſion, than by their Neighbours importunate requeſt: So that their great zeal in this matter may render them ſuſpected to all wiſe Obſervers; and though by great Words, and plauſible

Finis hominis qui fidejuſſerit pro extraneo erit, ut propter fidejuſſionem cum ſolvendo non fuerit, tollant etiam veſtem ejus in pignus. Vatablus.

Pretences

Pretences, they ſtruggle to buoy up their ſinking Reputation; yet the Creditor that will be ſafe, muſt take a Pledge equivalent to his concern; as if he had to do with one that ſells an Eſtate, which hath been often Mortgaged above the worth; for his dealing is no better, who becomes Surety for Debts, and is concerned in other Bonds which exceed his Faculties, and is therefore worthy to be deprived of his neceſſary Goods, to be ſtripped of his Raiment, and turned out naked to his ſhame.

It is manifeſt, that his Proverb, which ſhews, that the heedleſs Surety hath not right to the Coat he is cloathed with, declares the danger of raſh Suretiſhip, as well as the former: Nay, here ſeems to be a new Argument to diſſwade Men from this buſineſs; that he who readily yields to be Bound for others, will not find others as ready to be Bound for him, when the urgency of his Affairs ſhall crave their aſſiſtance; for the danger of the loſs of his Garment according to the tenour of this Proverb, implies, that he hath not one that will Bail him out of his Diſtreſs, but his Garment

Hoc proverbio à fidejuſſione dehortatur novo argumento ab adjuncto incommodo; quod facilè ſpondens pro ſe ſponſorem (ſi quando urgetur) non reperiet. Cartwrightus.

must answer for him, and Nakedness, a
Shame must be his Portion.

But the great misery of the rash Sure
Prov. 11. 15. is fully expresst thus. *He that is Surety fo*
Stranger shall smart for it; and he that hate
Suretiship is sure. Few will give their Nam
and Faith for a Stranger, properly so c
led. But here we must by this Name u
derstand one whose condition is cloude
from us, and who is unprovided with re
sons to oblige us to himself: For as he wh
leaving his Lawful Consort cleaves to
Harlot, is said to go in unto a strange W
man, notwithstanding his familiar A
quaintance with her. So he who becom
Fidem suam interponit negotiis alienis. Junius. Bound for a Man whose Estate is not m
nifest, or is secretly encumbred when it
no part of his Duty to be obliged
him, is rightly said to be Surety for
Stranger; though we have an intima
knowledge of his Person; and shall sma
for it. This word which speaks his Unha
pines being ingeminated in the *Hebre*
imports a very great affliction, and tro
ble: And there is no Version, or Transl
tion of the Word, that I know of, b
[1] *Malo mulctetur,* [2] *aut contritione conteretur, aut conterendo conteretur,* [3] *aut omnino c fringetur,* [4] *aut confractione confringetur.*
signifies a grievous Punishment, and T

[1] Castalio, [2] Mercerus, [3] Junius & Tremellius, [4] Aben-Ez

bulation

ulation: For in the Original, there is a Metaphor taken from a Potters Veſſel, or ſuch like brittle Ware, which being broken, and ſhatter'd in pieces, cannot by any Art be reſtored: Thus the Surety ſhall be as a broken Veſſel, which cannot be made whole; his Wealth ſhall be taken from him, his Power weakned, his Goods ſcattered, his Liberty infringed, his Health impair'd, and his Life indanger'd: For theſe Troubles bring on that worldly Sorrow, which worketh Death.

Graviſſimam faciet jacturam, & maximum rei ſuæ familiaris, ac facultatum detrimentum patietur, quiſquis externi nomine fidejuſſerit. Mercerus.

Qui fidejubet pro alio, affligetur multis moleſtiis, & ſubindè damni; cogetur enim debitum debitoris, ſi is ſolvendo non ſit, ex ſuo ære dependere, & præſtare. Cornelius a Lapide.

Certè, & gravitèr periclitabitur, ruetque. Geſerus & Piſcator.

Suretiſhip is the dangerous Rock, that ſplits, and breaks the Veſſels that fall upon it; whereby Men make Shipwrack of their Goods, and are reduced to ſuch Extremities, that they cannot be ſo ſerviceable to the publick, as otherwiſe they might be: So that a Kingdom or State ſuffers much thereby: For many good, and innocent Perſons, who have ſuch conſiderable Parts, and Abilities, which might render them uſeful Members in the Body Politick, are taken in the Nets, which their fair-ſpoken Friends ſpread for them;

Haud facilè emergunt quorum virtutibus obſtat. Res angusta domi.

whereby they are deprived of that pow
which might have been of excellent u
had it remained in good hands. I am
to think that many Sureties are endow
with a good nature, and inclination
generous good Offices, and would
fruitful therein, if by flattering, and
ceitful Lips, they were not deprived
their Abilities.

When their Security is newly soug
they think it no other than an Office
Humanity to grant the requeſt, and
apt to ſuppoſe, that the Suter was mo
to make his Application to them upo
perſwaſion of their goodneſs; and the
fore ſuſpect that it would be ſome ſt
upon their Reputation, if they ſhould
guilty of a repulſe in that Matter, in wh
a grant upon ſuch ground is expected;
pecially if the perſon be importunate in
Sute, they cannot be ſo courſe as to de
what with much aſſurance is deſired,
is skilfully painted with a ſemblance of
harmleſs Beneficence, and Charity;
what Humanity is it for Men by
ſtrange, and inconſiderate kindneſs
wards ſome, to render themſelves unca
ble of performing good Offices to oth
more deſerving? Or, what Charity
to violate Human Society, to depr

the publick of that Service which is due thereto, to be cruel to ones ſelf, and to afflict ſuch Relations with Neceſſities, and ſtreights who depend upon them? What Juſtice is it to ſerve Strangers according to their deſire, and to neglect thoſe whom God hath committed to their care? And if there be no Juſtice, there can be no Charity in their Proceedings. Can it be a generous act for Men to ruine their own Families, that they may pamper ſuch who are no better than Caterpillars among Men? Or what good Office is it to bolſter the lofty heads of the proud, and to paſs by poor Wretches in their Miſery? Or to indulge the devouring Appetites of Prodigals, and not to feed the hungry who are ready to ſtarve for want of Bread? Or to multiply Talents upon the Sloathful, and to withhold due Wages from the Diligent hand? Whatever may be pretended, there is as great want of real goodneſs, as of Prudence in ſuch Actions. Doubtleſs it is expedient, for all whoſe ſecurity is courted, to conſider what manner of Men they muſt be concern'd with,

Quænam illa charitas eſt teipſum ſpoliare, & bonis omnibus exuere ut alteri medicinam pares, qui immedicabilis eſt? Vel quod tanto are ſit unde nec tuis nec ſuis opibus emergere poſſit, vel quod nquam hirudo omnia quæ undecunque corradere poteſt exugat? artwrightus.

for ſome can take pleaſure in expoſing the
Neighbours to danger, that they may ha
Companions in their wretchedneſs. Whe
their Condition is deſperate, and the
Wound incurable, they cover the So
that they may the better ſpread the in
ction, and make others ſick of their
ſeaſe. Yet while this Game is play
under crafty Palliations, and pleaſ
Shades; the Credulous Sureties im
gine that they have an opportunity
procuring ſome faſt friends to themſelv
whom they may make uſe of, as they ha
occaſion.

They preſume it is a light matter
write their Names, and ſet their Seals to
Obligation, or if they are taken with
ſuſpicion of ſome danger, yet they can
well think of a better Iſſue, and are bo
enough to try their Fortune: For they
gue thus with themſelves, that they
whom they are Bound, are not ſo far
ſtranged from all Humanity, as to ſuff
them to fall into trouble upon their
count; or ſo far guilty of Ingratitude,
to leave them without ſuitable ackno
ledgments of their kindneſs; much
can they be ſo *Jewiſh*, Falſe, and Bar
rous, as to betray them to all the dam
which their Act renders them liable

ſuffe

fer: And as for ſuch to whom they are
und, they have no great jealouſie that
ey who know the Debt is not theirs,
ll look for a plentiful Harveſt from ſuch
ound where no Seed was ſown. But
e Proverb obviates their fine Scheme of
houghts, aſſuring them that they ſhall
as a ſhattered earthen Veſſel, the Par-
les whereof cannot be ſet together. The
ole buſineſs upon trial of all hands is
ftly different from their Sentiments;
their Friends are glad of their Compa-
in trouble, and their Creditors are ri-
d Exactors of all that is due: So that
eir experience gives them a grievous con-
ction of the vanity, and deceitfulneſs of
ſuch Phancies and hopes, whereby they
ve been decoyed into a Labyrinth of
rouble. The Conſideration whereof
h moved ſome more wiſe than the
mmon ſort, to adviſe all Sureties to lay
de ſo much Money as they are Bound
r, and to look upon it no longer as their
n; but to compute it as his Property,
whom the Obligation is made, until
ey ſhall ſee ſufficient reaſon to the con-
ary, which ſeldom happens to Sureties
r Strangers.

And though Suretiſhip in ſome caſes
ay be ſo far juſtifiable, as it is Charita-
ble;

ble; as in case any one hath suffered Cha
spoiling of his Goods for the cause of Foll
gion, whereby he is so far impoverish aug
as to need this expedient for his neces Whi
subsistence: Or any one who hath by whic
both circumspect, and diligent in his gens
ticular Calling is afflicted with some Orig
den, and unavoidable disaster; when He
he is destituted of power to follow his Fher
fession, on which his Livelyhood doth Lett
pend; and therefore craves the help wh hou
anothers interposition as Surety might Mer
ford: They that will be Bound upon th hou
Considerations, may reasonably be co And
mended for their Charity; but when th nole
have the best, and greatest Reasons to ess
stifie their act; they ought, according his
the Measures of Justice, to take heed then
their Obligations do not exceed their pow
er; but easily comport with that day to
which they ought to have of their o Libe
Preservation, and with their regard to iery
competency for the support and comfolv
of their Families: For otherwise, thou erv
some Tongues may applaud them for the ers
kindness; others may justly censure th njoy
for their indiscretion, and injustice. Th no
several Divine Proverbs which respect th of so
Matter condemn not the Suretiship, in er c
justification whereof, both Justice a noc

Chan

Charity join together; but that in which Folly, or Injuſtice is manifeſt, and we are taught, That *He that hateth this is ſure.* Which words come next to be examined, which are rightly put according to the true ſenſe in our Tranſlation; for though the Original Literally rendered, ſtands thus, *He that hateth Strikers of hands is ſure*: And there are ſeveral Verſions according to the Letter, yet the meaning is, that no Man ſhould hate the Perſons but the act of ſuch Men, (*i. e.*) by their avoiding of Suretiſhip ſhould declare their diſaffection thereto: And they are ſure, (*i. e.*) ſafe from all the moleſtation and trouble which Men, heedleſs of their concerns are liable to: And this word ſure may well import their injoyment of a happy freedom: When as raſh and imprudent Sureties are ſubject to many tormenting fears, to the loſs of their Liberty, to Baniſhment from all ſweet Society, from the Church of God, and the Holy, and Regular Communion of his Servants. The fear of this miſery imbitters their condition, and ſowres all their injoyments: The approach of a Creditor is no leſs terrible to them, than the view of ſome ghaſtly Apparition; and whoever comes towards them in their Walks, or knocks at their Doors, is an Affrightment

Qui odit complodentes, qui odit ſtipulantes, qui odit dejuſſores.

Tutus eſt. ſecurus eſt confidit.

to

to them, as being a Messenger that brin
a dooming Errand, or an Officer t
carries the power of an Arrest in his ha
which may hurry them into a dark De
where they may lose their time, and l
in Sorrow, and Disgrace; learning a
pentance which cannot save them, and
ning away in Reflexions upon their o
Folly, and Indiscretion.

Prov. 17, 18. *A Man void of understanding strik hands, and becometh Surety in the presenc his Friend.*

This Proverb declares the madness o
Precipitant Suretiship, whereby M
Hand over Head, run out of a safe, a
quiet, into a Vexatious, and Dangero
Condition. We see by this, and oth
Proverbs, that Divine Wisdom condescen
to such Matters, in which the o
ward interest of private Families is co
cerned.

Solomon Prophetiæ cancellos hic non transilit, cum œconomica præcepta tradit; nam Ethnico pejor est, qui suæ familiæ non p spicit: & ea est Ecclesiæ cum œconomiâ, & Politiâ adeoque av colligatio, ut unâ labefactatâ alteràm ruere, & in deterius verg necesse sit. Cartwrightus.

It is not therefore unbeseeming a M
senger of God, to insist on such Oecon
mical Precepts which conduce to the w
being of Domestick Society; even an

post

poſtle kept within the Bounds of his Cal-
ng when he wrote thus to *Timothy*, *If any* 1 Tim 5.8.
rovide not for his own, and eſpecially for thoſe
his own Houſe, he hath denied the faith,
d is worſe than an Infidel. And it is evi-
ent by the tenour of his Diſcourſe, that
e reſpects a Temporal Proviſion.

God the Benefactor of the Univerſe,
nd Patron of his Church, leaves not his
anifold Gifts, and Talents, to our Ar-
trary diſpoſal; but hath given us the
iſeſt Rules to act as good Stewards of his
race and Bounty.

We may not hide our Talent in a Nap-
n with the Covetous, nor may we pro-
ſely waſte it with the Prodigal: The
ght uſe of his Donatives is determined by
mſelf. He has granted us Liberty to act
cording to his Command; but no Li-
nce to fulfil our own pleaſure. His Wiſ-
om dictates the regular uſe of what his
ounty beſtows, and we cannot better
prove his Gifts, than by an Adminiſtra-
on becoming the intent of the giver.
e commonly put a great eſtimate upon
e Largeſſes of Wiſe and good Friends;
nd by our care in the management, ex-
reſs our difference to our Benefactors:
oubtleſs we have much greater reaſon by
ur good uſe of all the Gifts of God, to
manifeſt

manifeſt the Honour which is due to
Name; as none muſt waſte their Tale
wholly on themſelves in the Indulgen
of Intemperate Appetites; ſo neith
muſt they caſt it away upon others by fo
iſh Contracts, whereby their own, a
their Families Welfare is indangere
and the publick State is offended in p
portion to that Relation they have there
Wherefore the Wiſe Man inſtructs us i
prudent Conduct of our private Affa
that we may paſs by all perillous Rocks
Offence, and come ſafely to the Haven
reſt, where we would be; and may
our Capacity, and Meaſure be uſeful to
Church, and Kingdom to which we
long. And though Suretiſhip, conſider
in it ſelf be lawful, (for ſince it is writt
that we ought to lay down our Lives
the Brethren, it can be no fault in ſo
caſes to part with our Goods for them,
to hazard our Temporal power in their
half) yet all precipitancy therein is an
gument of great Folly, and he that w
run into danger before he is called, h
more intemperate heat in his Head, th
clear Wiſdom in his Heart. *A Man*
of underſtanding ſtriketh hands, and bec
eth Surety in the preſence of his Friend. Th
words, as they ſtand in our Tranſlati
m

y ſignifie a Man's entring into Bond be-
e Witneſs: But there
nother Conſtruction
he Text: That he
o hath not the in-
ligent Heart of a
an, ſtriketh Hands before his Neigh-
ur makes his requeſt for any ſuch matter:
d this Interpretation is thought congru-
s to the deſign of the Author, which
to expoſe the folly of Inconſiderate
reties; and therefore he uſes a Verb in
e preſent Tenſe to denote a Man's over-
wardneſs, and frequency in this Tranſ-
ion; which is worthy to be ſtigmati-
d with a Brand of ſhameful indiſcretion.
r he muſt be extreamly blind, or fool-
y confident, who can diſcern no dan-
r at all in a buſineſs of this nature: For
oever hath an underſtanding to enligh-
his ſteps, will uſe no ſmall circumſpe-
on in this concern, and will in good
e conſider, who the perſon is for whom
is Bound, what figure he makes either
the Church, or in the Kingdom; what
heritance he poſſeſſes; or in what Cal-
g he is imployed; what Relations he
h in the World; what Credit, in re-
ct of the conſtant tenour of his Practiſe,
d what Reputation among thoſe who

Homo vecors complodit palmam, fidejubet fidejuſſione ante proximum ſuum (id eſt) antequam proximus hoc ab illo poſtulat. Cartwrightus.

are

are beſt acquainted with him: whe
he be reduced to want by his own
and Extravagance; or by ſome irreſi
ſtroke of Divine Providence: For
different Circumſtances may either ju
his Caution on one hand, or extend
Charity on the other.

Moreover, as he attends the Qu
and Condition of the Perſon for who
is obliged; ſo he takes a good view o
perſon to whom he is Bound; whe
Humanity, Candour, Goodneſs, and
tue be manifeſt in his Temper, and
verſation: Or he be deſtitute of
lovely Accompliſhments, and cloa
with contrary Deformities. The ſ
Nature, and ſubſtantial integrity of
Creditors render Suretiſhip more
than otherwiſe it would be; and ſ
without blemiſh to their prudence
give their Names to ſuch, who never w
be concern'd in the delivery of an
gation to courſe, ill natured, and unwa
hands; yet a wiſe man always rec
that Debt to be his own for which h
bound; which is commonly neglecte
thoſe who raſhly take this Charge u
them, as if they were certain that
ment ſhould be made by the Princi
hand: But they believe more than pr

ly they ſhall ſee done, and it were better or them to follow that advice which is gi-en in few words, than to live by ſuch a aith which ſhall never come to Viſion: e not over confident of the truth, and ithfulneſs of all Mens Pretences, and romiſes; and you ſhall not be hurt by heir Treachery, Falſeneſs, and Flattery. ut they, whoſe Faith is as large as their riends Conſciences are, may run all Risks pon all Invitations; and at length ſuffer he ſad experience of ſo much deceitful-eſs, which they once thought impracti-able, if not impoſſible. But to prevent ll this miſchief, it is neceſſary that they hould hear what Wiſdom ſpeaks to her Child. *My Son if thou be Surety for thy riend, if thou haſt ſtricken thy hand with a tranger, thou art ſnared with the words of y mouth, thou art taken with the words of y Mouth.* Prov. 6. 1, 2

Quos credis fidos effuge, tutus eris.

Whatever may be imagined, or preſu-ed by a careleſs and trifling mind; the eal truth of the preſent Tranſaction is, hat thou art entangled, and taken in a nare. The Words that are paſt, are cer-in Nets, and Snares; and the hands that ave been imployed in ſtriking, faſten the nares which ſuch words have woven, the Contexture whereof is ſo ſtrong, and the

Juncture so firm, that they who before h
their Liberty, are held Captive thereb
and cannot recover their Freedom until
due, and proper means the whole W
be dissolved.

It is observable (according to so
Commentators) that Wisdom's Judgm
concerning Suretiship is placed immedia
ly after a Dehortation from the Imbra
of a strange Woman, (whose Lips d
as an Honey-Comb, and whose Mout
smoother than Oyl; but her end is bit
as Wormwood) because there is the sa
danger in both: For by means of Sur
ship, as well as by means of a Whor
Woman, a Man is brought to a piece
Bread: He loses Health, and Honour
both; and Strangers are filled with
Wealth, and with the Fruits of his Labo

In the Explication of this Proverb, i
material to understand, whether the wo
Friend, and Stranger signifie one and t
same, or different Persons. Some are
Opinion that they signifie one and t
same, who is called Friend before the Bo
is made, but after it is finished, is call
Stranger: For while he saught a Sure

Rabvenaki *amicum & externum pro eodem sumit, ut qui ante amicus erat, postquam ei eum fidejusseris, jam fiat externus, & tibi adversarius: ut in negotio pecuniario sæpe accidit.* Mercerus.

acted as a Friend in all the ſemblances
a dear Correſpondence; but when he
h made him faſt he ſhakes off the former
miliarity, and puts on ſtrangeneſs, if
t enmity towards him; and this is no
than a common experiment in pecu-
ry concerns. The Surety finds his con-
ion no better, than the free Lenders,
o lent his Money to his Friend, and as-
d his money of his Friend; and then loſt
Money, and his Friend: For conſi-
ing the force of Bonds he may be
ught to lend as much as he was engaged
; and when the payment of this Sum
emanded, his Friend turns Stranger to
t, and to the buſineſs alſo in which they
h were yoaked together: So that there
ne uſe to be made of this Interpreta-
n, whereby Friend, and Stranger are
de to ſignifie one and the ſame per-
.

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ich points out different perſons, is more
ngruous to the matter inſiſted on; ac-
rding to which Friend ſignifies the Bor-
wer, and Stranger the Creditor, who
ough he have the Title of Friend in the
rd Verſe of this Chapter; yet that de-
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wer, and Stranger the Creditor; who
ough he have the Title of Friend in the
rd Verſe of this Chapter; yet that de-
mination makes no difficulty in this In-
pretation; becauſe it was uſual with the

Hebrews to call all persons by this Nam
with whom they had any concern: I
he is called Stranger in the first Verse,
distinguish him from the person,
whom a Man becomes Surety; wh
act (as it is here expresst) confirms
Construction. For in the making of Bo
the striking of hands was a Ceremony
formed with the C
ditor, to give him a
rance of faithful d
ing. I have had o
sion to touch upon
customary Rite, in
Explication of *Prov*
26. where it is app
to the matter of Su
ship, as a Symbol
firm Contract; a
make no doubt bu
Obligation was as str
ly established there
as it is by Hand,
Seal in our practise; which with
is observed for the satisfaction o
Creditor, as the rite of striking h
was done with a person in the
Capacity, for the same purpose.
having thus far explained the Te

Innuitur hic arcta, & fortis infixio manus sponsoris in manum Creditoris cum sono, & plausu. Gejerus.

Ausim dicere Hebræis usurpatum esse istum ritum, quem Tultius nexum, Clemens κατακτησιν appellant: qui non solùm in mancipatione, sed etiam in stipulatione, & pignoribus adhibebatur: ut docet Hotomannus *in leges 12 Tabularum quo ritu qui sese alteri obligabat, aut fidem offerebat suam, carpum apprehendendum, stringendumque dabat; ut se obstrictum manere significaret.* Salazer.

e ſhould conſider the effect of ſtriking
nds, as it is expreſt in theſe words:
ou art ſnared with the
rds of thy mouth, thou
taken with the words
thy mouth: Which
ew the force of that
ontract, which is here
derſtood, that ſuch
ho have contracted, are bound accord-
g to the Tenour of the Obligation; and
eir Bondage may not be remediable
ithout a Ranſom equivalent to the cauſe,
d reaſon of it. At
aſt, their undertaking
dangerous; for though
e Principal be a man
f good Principles, and
nown Integrity; yet
e may fall into Temp-
tion to the diſtem-
ring of his Morals:
nd all Mens power
ing liable to manifold Occurrences and
ccidents; he may be unable to accom-
liſh his honeſt purpoſes; ſo that though
den are thick ſet with gay Credentials; yet
here is no certain ſafe-
y in this matter, which
to be conſidered, not

Poſt ſponſionis actum ſequitur periculum. Gejerus.

Nam contractus ut tradunt Jureconſulti priuſquam meantur ſunt liberi, ubi ſemel ſunt initi, partes contrahentes obſtringunt. Mercerus.

Oſtendit plenum eſſe periculo, ſi quis temerè pro aliquo fidejubeat, ideòque cautè in eâ re verſandum. Sæpè ſit ut etiam viri boni propter adverſos caſus, fidem vel prorſus, vel tempore quo promiſerant liberare non poſſint, opes enim variis caſibus ſunt obnoxiæ; ſit etiam ut quibus benè fidebas fidem fallant. Levater.

Non quod Salomon charitatem in proximum omninò diſſuadeat, nè pro amico, cujus tibi nota ſit, & explo-

rata probitas fidejubeat: sed quod cautè velit hic agi: quod fidejussiones sæpe sint periculosæ, & in Templo Delphico ferunt scriptum fuisse proverbialem illam sententiam ἐγγύα πάρα δ' ἄτη, *sponde sed præsto est damnum.* Mercerus.

that every good m
who is cast into
streight, should be
glected; but that eve
man should be cauti
in what he doth, a
proceed no farther th
his Charity limited by his power, and
rected by his prudence can extend, a
because some who have little knowled
of men, and less experience in busin
have small skill in the observance of t
Rule. Therefore w
dom instructs
Child in the grea
Caution, and to explai
his apprehension of t
danger of Suretiship
shews what course
to be taken by suc
who are snared, an
own Promises.

Idcirrco Salomon filium suum adhuc imperitum, & rerum ignarum diligenter instruit; nè se conjiciat in aliorum potestatem, aut aliorum litibus se implicet. Bayius.

Sunt enim juvenes improvidi, qui facilè fidejubent, adeoque magno suo damno præstare coguntur. Cornelius a Lapide.

Pro. 6. 3, 4, 5. taken by their
this now, my Son, and deliver thy self, wh
thou art come into the hand of thy Frien
Go humble thy self, and make sure thy Frien
Give not sleep to thine eyes; nor slumber
thine eye lids: Deliver thy self as a R
from the hand of the Hunter, and as a Bi
from the hand of the Fowler.

Herein we must observe, First wh

must do, who by his contract hath subjected himself to anothers power. He must go and humble himself, and make sure his Friend; And tho such submission may seem unsuitable to his degree, or quality; yet the Borrower being in some respect servant to the Lender, his present condition constrains him to stoop, that the burthen he hath brought upon himself might be taken from him: And he fares well if by so tolerable trouble he can be delivered. And therefore must not be slothful, or sick in this self humiliation. The Hebrew word which is Translated [go] imports frequent visits, and great attendance; and the Word [humble thy self] a low submission, like casting thy self at his feet, and yielding to be trod upon: For he that is caught must take the best measures he can to get out of the snare in which he is taken; and tho these are somewhat unpleasie, yet his own act has made them necessary: He must humble himself, and make sure his Friend; even by crouching, petitions, and intreaties win as strong an

Memento quod sponsione in Creditoris, & Debitoris potestatem devenisti: ut non minus se deceat humiliare teipsum, quam si servus se supplicem suo Domino praebeat, in debitoris potestatem eatenus venisti, ut si negligens iste, vel dolosus sit, facultates tuas evertere possit, in Creditoris potestatem eatenus, ut rigide exigat debitum. Cartwrightus, Salazer.

an interest in his favour as possible; t
he may have patience with him, and
grant convenient time, upon the assura
he gives, that he shall lose nothing there
And besides he must be importunate w
the principal to set him at liberty from
obligation: And he may find it neces
to solicit many Friends for their assista
in this affair; whereby cares, labours,
troubles throng upon him, which he m
undergo; notwithstanding he may
doubtful of an effec
relief thereby: An
they prove unsucce
both his liberty and
property are shaken. Suretiship hath
done many of good Estate, and sha
them as a Wave of the Sea: Mighty m
hath been driven from their Houses, so
they wandered among strange Nation

Periculo damni, aut etiam servitutis semet opposuit, ut te liberaret. Grotius.

Ecclus. 29. 18.

Multi ob id non fortunis tantum sed & patriâ sunt evoluti, & addit Ausonius in dicto Thaletis (sponde noxa p est) per mille possum currere exempla, ut probem prades, va penitudinis reos.

Secondly observe with what solicit
industry, and application such means
to be used which may be helpful in
case. *Give not sleep to thine Eyes, nor sl
ber to thine Eye lids: Deliver thy self,
Roe from the hand of the Hunter, and*

ird from the Hand of the Fowler. Theſe ſimilitudes can import no leſs, than the greatneſs of the danger the Surety is liable to. And therefore he muſt ſtrenuouſly beſtir himſelf to procure a deliverance, and watch for it, as the Roe, and Bird which are taken, ſtruggle to make their eſcape: Their great natural inſtinct for their liberty, makes them readily apprehenſive of any way that may help them out of their entangled State. They fear the worſt when they are under the power of an enemy: and therefore will do what poſſibly they can, to get out of his hand. And when ſuch Examples are ſet before the Surety, whoſe caſe as to loſs of Goods, or Liberty, if not health, and life is repreſented to be no leſs dangerous than theirs; he hath ſenſe, if not ſufficient underſtanding to quicken his endeavours, and actuate his joynts in working out his own deliverance: And if he find out any ſucceſsful expedient for his indemnity, he makes a better eſcape in this concern, than thouſands in like circumſtances

Quantâ autem diligentiâ hoc factî tandum ſit, docet ſimilitudine Caprea, & avis quæ captæ; illa à venatore, hæc ab aucupe quam primum totis viribus elabi contendam. Cartwrightus.

Summam ſolicitudinem & diligentiam ſignificat. Mercerus.

Ut avis non parſipendit libertatem, ſed omnes elabendi rimulas roſtro pertentat. Gejerus.

ſtances have done. And now I have
membred what is written in the Sac
Proverbs concerning this matter, and c
ſidered the meaning thereof, I can make
ſufficient Apology for thoſe Hebrew I
&ors; or thoſe Commentators in the C
ſtian Church; who turn theſe Proverbs i
Allegories. I ſhall not trouble the Re
er with their imaginations; only n
that ſome pretenders to the knowledge
Scripture, are too often guilty of turn
clear Truths into dark myſteries, a
ſhew more Juvenile Wit, than Orthod
judgment in their gloſſes. I blame th
not who make moral inferences from
ſtorical, or other paſſages that beco
the Tenour of the whole book of G
And tend to the Edification in Righte
neſs, or ſuch who can diſcern a Div
Spirit in all parts of Holy Writ: But ſu
who (when there is no neceſſity) will
ſpiritualizing Texts beſide their pro
ſignification, or are much addicted
frame all things according to the patte
of their own phanſie, or prejudice;
all probability will make ſad work w
the Bible; and bring forth very ſtran
commentaries thereon. Wherefore I a
not in the leaſt grieved that I have neg
&ed their learning who ſtreign an alleg
ric

cal ſenſe out of the Proverbs which I ave brought to remembrance; which idently import a Caution againſt fre- ent Suretiſhip as being dangerous to ivate Families, and conſequently preju- cial both to Church and State: For the eateſt bodies ſuffer in the pain, and trou- e of the ſmalleſt Members. The Sacred overbs richly abound with Theologi- l, Moral, Political, and Æconomical pre- pts: And what we read concerning udence, and Caution the buſineſs of Sure- hip, reſpects the good miniſtration and ſuſ- ntation of private fa- lies. God the great overnour of mankind nifeſts his goodneſs in manifold gifts; d both in Wiſdom, and righteouſneſs h determined the right uſe of his tem- al favours, and pro- ited all heedleſs diſ- tion thereof. And refore it may well ſeem ſpiritual Pa- s to preſs a conſide- ion of this argu- nt, the due obſer- ion whereof re- cts the comfortable

Proximè actum de familiâ honeſtè inſtituendâ, nunc de eâdem quoque decentèr conſervandâ, ac alendâ, cujus duo inſignia impedimenta ſunt fidejuſſio temerario & pigritia. Gejerus. Salazer. Bainus. *in* Pro. 6. 18.

Cum mandatum octavem legitimum bonorum uſum præcipiat, palam eſt à Theologiæ finibus non diſcedere, qui adverſus bonorum diſſipationem homines cautos reddit. Ad hæc cum Eccleſia ex familiis conſtat, ſicut & Reſpub. Eccleſiæ tantum decedere, quantum familiis manifeſtum eſt: ut familiæ labefactatio Eccleſiæ diminutio ſit. Cartwrightus.

State

State of Families, and that the Hono
of the Church, and Prosperity of t
Kingdom. And though it be their D
ty chiefly to perswade all men to seek t
Kingdom of God, and his righteousne
in the first place, and to work out the
Salvation: yet it well becomes them
have that regard to mens Temporal w
being which the Scriptures themselves
stifie, and approve; and is therefore inc
ded in the Commission granted to the

The sum of all is, That Suretiship
not unlawful in it self, but dangerous
its efficacy; and such may Sin again
themselves, against their Families, agai
the Nation, and against the Church
God who make more haft therein, th
good speed. For

1. First all men are obliged both
the Law of God, and Nature to be p
vident for their own preservation, a
well being: And therefore must avoid
things that are hurtful to themselves, a
which, by a certain malignity adhere
thereto, render their condition grievo
and uneasie.

Secondly, They ought to have a s
cial regard to their own liberty, witho
which they cannot readily attend the b
means of their preservation: He is li
bet

etter than an Enemy to himſelf, who
ill precipitantly incur a State of ſervi-
ude, when he might be free, we read Pro. 22. 7.
hat the rich ruleth over the poor, and the bor-
wer is ſervant to the Lender: And his
urety alſo, is in the ſame bondage; who
hen he is free ſhould rather continue ſo,
han ſubject his neck to a yoke, which
ay prove too heavy for him. The great 1 Cor. 7.
poſtle St. *Paul* tells us that *we are bought* 23.
ith a price, and ſhould not be the Servants
f men; unleſs there be a ſufficient reaſon
o oblige us thereto. If then we have our
berty, we ſhould keep it according to
he wiſeſt and beſt meaſures delivered to us.

Thirdly all men ought to be tender of
heir Reputation; For *a good Name is ra-* Pro. 22. 1.
her to be choſen, than great Riches: And
herefore all ſuch ways are moſt eligible,
which are moſt honourable, moſt worthy,
nd of good report; and no man by an
mprudent act ſhould blemiſh that honour
which it becomes him to maintain in a
ovely preſence, and amiable Luſtre.

Fourthly, It is part of a mans Duty to
ave a care of his Health, and he is there-
ore bound to ſhun all things that may ei-
her deprive him of means for the pre-
ervation of it, or may bring upon him
uch troubles, and ſorrows of this World
which

which are prejudicial thereto.

Fifthly, All men ought to look up themselves as Stewards of such things whi God hath put into their hands, and shou rather improve, than diminish the Tale they have received; and not be guilty such consumptions which justice forbi and Charity rightly understood cann approve: But in such wise administer things committed to their trust, that the accounts may not be grievous to them their Tryal.

Sixthly, Such who have houses und their care, should provide for them acco ing to the abilities which God (of who the whole Family in Heaven and Ear is Named) hath furnished them with; N ture, and Religion bo conspire in obligi men to so much ca of their Families, that they may not reduced to extrea necessities, or pain hardships, through their improvidence dangerous contracts; or their excesses any kind.

Hoc documentum de fugiendis in officiosis officiis proprium πολυπραγμόνων, *qui non observatâ facultate suâ & officio ergà suos, aliis imprudenter officiosi esse cupiunt.* Junius *in* Prov. 6.1. &c.

Seventhly, All persons that are Mem bers of the Church, and Subjects of th Kingdom where they live; should so m nag

ge their affairs, that they may be moſt
ful in theſe general relations, and in
ir capacity may promote the Publick
od.

The Reader that hath leiſure may have
ce enough to enlarge his thoughts upon
ſe particulars, which are now only
nced at, to ſhew, that whoever is allu-
to ſtrike hands in Suretiſhip, muſt con-
r himſelf, his liberty, his reputation,
health, his dependence on God as
Steward, his Family and his relation
h to the Church and State; and if his
oming a Surety doth not conſiſt with
Duty in all theſe reſpects, whereby he
re engaged; it is much better for him
withdraw, than to commit an act
reby he ſhall render himſelf obnoxi-
to be charged with manifold miſcarri-
s, and offences: But if notwithſtand-
all that is here ſaid, he will run head-
g into the ſnare: Let him put the caſe
the day of payment were come; and
his Name is then called; that the
riffs Officers, and Emiſſaries were
n him; beſieging the houſe where he
els; and that a priſon was made ready for
, where he may live miſerably, and die
hout honour, and after that, muſt give
account to God for what he hath done,

and

and surely the foresight of so gre
affliction may make him cautious in
he doth undertake.

CHAP. III.

*Warneth all Men to shun the Tem
ons of proud, foolish, slothful, p
gal, and Wicked persons; upon
account Suretiship is extreamly
gerous.*

IN all the business we have with ot
it is expedient that we have a
petent knowledg of the persons
whom we have to do: When *Momu*
considered the many Angles, and rec
that were in the frame of mans heart
found fault, that there was not a Win
through which a man might look into t
obscure and crooked windings. Bu
need not complain much for want of
in this case; if we practise so much
cretion only, as is common in secula
fairs, wherein our interest is concer
In all which it is requisite that we
some knowledg of the Natures, dis

ons, and qualities of the perſons with hom we deal; and underſtand the cir-umſtances of their condition: for ſuch ay not be charged with a pragmatical rioſity, who look into their Neighbours ortunes, for whom they are deſired to ngage their own.

The Natures, and qualifications of per-ns are more different than their comple-ons; and the difference that is in Morals of greater conſideration than the varie-that is in Features: And ſince the Tree ay be known by its fruits, and every ans courſe of life diſcloſes the fountain his affections; the Natures of Men how ever reſerved ſome may be in their empers, or deſigns) are not ſo far un-archable, but that we may know whom e ſhould choſe to deal with in all matters moment.

And he that will keep himſelf from irm, muſt remove his ſteps far from e proud; whoſe Sin (as a glaring Co-et) portends miſchief to all, who lie der the malignant influence which eams from it. While it ſeems a Star conſiderable magnitude, we ſhould honour it as ſuch upon that falſe ap-arance: But ſeeing its irregular wan-ings, and a prodigious tail of woful ef-

fects which hath swept away great
tunes, and caused much trembling in
World; we should flee from it, as far
possible. We have good reason to
a monitory Caution against this evil
the first place, that we come not
the sphere of its deadly activity; be
it is thought to be the first Sin that
was committed; and if thereby
bright Angels of Heaven forfeited
Obligation, and became disloyal to
infinite King of the Universe; we
great cause to fear that the same evil
ble to make sad work among men,
are tied together by more slender
This dark and devillish wickedness
makes an infinite separation between
and Man; will by such pranks which
intolerable in Society, set men at a
distance from each other.

They are unhappy who are nearly
lated to the Proud; and they are
who embarque themselves too far in
miliar acquaintance with them.
tural Bond of the former is unavoid
but the Temptations that thrive upon
(tho of great force) are not invinci
The act of the latter is arbitrary,
may be stopped in the beginning:
the Cockatrice Egg may be crushed,

t break out into a Viper. It is much bet-
in for men to be wiſe as a Serpent in ma-
fare a good defence in time; than to
recover a Wound by that Pride, which is the
evil at Serpents Sting: And it well becomes
with that reſpect their ſafety, to withdraw
pecan all correſpondence with the Proud,
at ſoſe iniquity is a dangerous Rock of of-
ſoce, that will ſplit the Veſſel in pieces
d tich falls upon it, whereby all her lading
to ll periſh. They ſtick not to raiſe them-
e hes by others ruin; or to make all their
vil inaintance a footſtool for their advance-
, vit; And can practice divers Arts tend-
Bo to the accompliſhment of their high
wh poſes: Nay, can diſſemble that very
en Gg they are moſt eſtranged from (which
ich umility) when it appears helpful to
a gr deſigns.

They know the way of crouching, and
rly king ſoftly, to win others ſhoulders
unwer their burthens; and then can ſpurn
in ame Aſſes whom they have thus ſub-
Thed, and haughtily trample upon them.
idaſe are the Men whoſe phanſies are
pongnant with vain, if not mad and mon-
ncilus projections: And they value them-
y, es upon their empty conceipts, much
: Ener than others may do upon ſubſtan-
d, grounds. Their lofty opinion is a

coſtly Babel that cannot be ſupp
without vaſt expences; a tall Ced
appearance, that to maintain its lof
ſucks the moiſture from all infe
Shrubs: And when they take all the
Offices that others can do, to be du
their Merit, their Converſatio. will
extreamly chargeable to their unfort
acquaintance.

It is not a ſmall Treaſure that wil
fice for all the ſuperfluous Vanities
muſt be ſought out for the content
of a proud nature: And when their
Fountain is almoſt dry, they muſt
their Buckets to their Neighbours ſp
and yet with all this help their gr
cannot equal their deſires and hopes
their neceſſities multiply together
their Vanities.

The World is ſenſible that Pride
imperious Vice, a Weed that craves
Soil to grow in, and will contract
debts for its ſubſiſtence and Glory. W
fore they who will yield themſelves
ties for the Proud, are in danger o
fraying all their Obligations, and pro
ſhall not purchaſe the cheap retrib
of a Verbal thankfulneſs for what
have done: Nay it is poſſible they
be blamed, if they do not Worſhi

ſuppo that have coſt them dear; for ſuch
Ceda are as Gods in their own Eyes, de-
its loft much in others coſtly Sacrifices, and
infeations; and kind fools muſt imagine
ll the ſelves well bleſt, when their Offe-
be du are accepted; and if they can but
will gin a common civility they muſt take
unfortur a very great Favour.

he deadly Sin of Pride is Burthen-
at will and odious to Society; and may ju-
ties wexclude the guilty from all that Credit,
ontent confidence, which all good men
their v poor ſoever) have the ſure poſſeſſi-
muſt of. All familiarity with the Proud is
urs ſpmany reſpects dangerous; how much
eir gre all engagements upon their account:
hopes you refuſe to be as deeply concerned
ether them as they deſire, you muſt live un-
the malignant aſpect of their fuming
Pride in, if you comply and yield, you muſt
craves the yoke your ſelf, which you have
tract en upon you.
ory. When they firſt condeſcend to a friend-
ſelves Communication with you (tho it be
ger or deſign to lay ſome grievous charge
d pro on you) yet you muſt underſtand it is
retrib reat kindneſs in them to take ſo much
what ice of you, as to think you worthy to be
they ted with the diſcharge of their Obli-
Vorſhi ons. None of all the Treaſure that

is on Earth (if their opinion may be
dited) can better be imployed, than w
is taken up for their use, and if all y
have the lucky chance to be thus disp
of; you must think your self much
debted to them, for the honour they h
done you in their acceptance of it. Wh
fore when you have paid their debts,
must be thankful that your Mony wa
well expended, as to bring forth Frui
their use, and benefit, who imagine th
selves most worthy of it. They pha
no service can be adequate to their defe
and surely all the most valuable things
best managed, when they are put into
Power of the most deserving; so that
may soon ruin your self in serving th
and when you have done all that you c
you shall be despised because you
do no more: And other more able W
sals shall be sought out to supply y
place, who shall taste of the same Fort
unless they learn Wisdom by your ex
rience, and make a Prudent retreat bef
they are gone too far. The Merits of
Proud (if their high minds might pe
upon an incontroulable Tribunal) are
so large a Figure, that they judge
gain lawful that by any means they
apprehend, any oppression justifiable
yie

elds Fruit to their increaſe, and any
uds commendable whereby they lay
rthens upon others, who (they ſay) are
for nothing better than to bear them.
Such Excellent and high deſerving per-
ns as theſe ſelf-admirers muſt in all
ings be humoured, and Cockered; o-
erwiſe it will be proclaimed with cla-
orous Trumpets, that you have great-
wronged them. They look upon them-
ves as if they were all the World, and
at all the Treaſure, and Glory thereof
due to them; and that no man beſide
ould be any farther conſiderable there-
then as they are ſerviceable to their
rpoſes: That the good State of things
to be meaſured by their condition;
at all is well if they do proſper and
rive; all is ill if they are diſappointed
their Projects, and deſigns. They re-
rd not what courſes they take to com-
ſs their deſires; hence they trample up-
right, violate all Laws, and Rules of
nſcience, falſifie their Truſts, betray
ir Friends, ſupplant their Neighbours,
nd about, and ſhuffle any way, and
ing hardened for any kind of injurious,
fraudulent practice, it muſt needs be con-
ded that Suretiſhip upon their account
ll bring on great charge, and trouble.

The Spaniards (tho they are a peo
generally condemned for pride) have
ſmart Proverb againſt it, *That a Pr*
Begger is the Devils F—— And ſuch
ſtrong, and filthy blaſt it is that brings
a ſtorm: For beſides that Pride is a co
Vice in the Nature of it, and tends
Beggery and borrowing: It is a gr
provocation to the Supream and abſol
Sovereign of the World; who has p
claimed a dreadful wo, againſt the Cro
of Pride, and will pour down his Ju
ments upon it, whereby, as it is Writt
The lofty looks of Man ſhall be humbled,
the haughtineſs of men ſhall be bowed dow
Iſa. 2. 11, 12. &c. *for the day of the Lord of Hoſts ſhall be u*
every one that is proud and lofty, and
every one that is lifted up, and he ſhall
brought low. Before him the high Ce
bows, the ſtately Oak Shivers, the bri
mountain trembles, the lofty Tower
ters, the fenced Wall ſhakes: *Bel* bow
down, *Nebo* ſtoopeth, and the Idols
in the duſt. Every one that patiently
ſerves the wiſe and juſt Methods of P
vidence; may behold the Beauty of
Pride ſtained, polluted, and disfigure
and the very top thereof levelled w
the weak, and wretched part of
World. When we remember how

Almig

Almighty confounded, and ſcattered the Builders of *Babel*, who projected a Tower whoſe Top ſhould reach unto Heaven. Gen. 11. 7.

How he opened the Jaws of the Earth, to ſwallow up thoſe arrogant Rebels, who lifted up with Pride, conſpired againſt his ſervant *Moſes*. A ſtrange, yet meet abaſement of ſuch haughtineſs. Num. 16. 32.

How the great *Goliath* that diſdained, and deſpiſed *David* was overthrown, and trampled on by him. 1 Sam. 17. 49. 50.

How *Abſolom* who was lifted up againſt his Father, and uſurped his Throne, hung miſerable Spectacle to all *Iſrael*. 2 Sam. 18. 9.

How *Rabſhakeh* was utterly vanquiſhed, who in his arrogance told King *Hezekiah*, that he was not able to turn away the face of one Captain of the leaſt of his Maſter the King of *Aſſyria*'s Servants. *But the Angel of the Lord went out, and ſmote in the Camp, an hundred fourſcore, and five thouſand, and when they aroſe early in the Morning behold they were all dead Corps*, 2 King. 19. 35.

How *Haman* (who in his proud indignation thought ſcorn to lay hands on *Mordecai* alone (who had diſpleaſed him by refuſing the bowed knee which was expected, but in revenge would ſwallow the whole Nation of the *Jews*) was forced to yield

Esther 6. 10. yield the greatest honour to him w
he mortally hated; and the people,
had devoted to slaughter, were sa
7. 10. and he himself suffered the shameful
which he had plotted for *Mordecai*.

How when *Nebuchadnezzar* walke
the Palace of his Kingdom, and Glo
in the great City he had built by the m
Dan. 4. 30, 31, 32, 33. of his Power, and for the honour of
Majesty: While the word was in
mouth there fell a Voice from Hea
O *King* Nebuchadnezzar *to thee it is*
ken, the Kingdom is departed from thee
he was driven from men, and his dwe
was with the Beasts of the Field, and
was made to eat grass as Oxen; and
Body was wet with the Dew of Hea
till his Hairs were grown like Eagles
thers, and his Nails like Birds Claws.

How *Antiochus* when he had spo
proudly against *Jerusalem*, and threat
to turn it into a Charnel, was smit
with an incurable, and invisible plag
2 Mac. 9. 5. &c. *A pain of the Bowels that was remed*
came upon him, and sore torments of the
ner parts, and whereas he yet ceased
from his bragging, but still was filled
Pride, breathing out Fire in his rage aga
the Jews; *it came to pass that he fell do*
*from his Chariot * carried violently; so*
hav

ing a ſore fall, all the Members of his
ly were much pained: and thus he that a
e afore thought he might command the
ves of the Sea (ſo proud was he beyond
condition of Man) and weigh the high
ntains in a ballance, was now caſt on
Ground, carried in a Horſelitter, ſhewing
b unto all the manifeſt Power of God. So
the Worms roſe up out of the Body of
wicked man, and whilſt he lived in ſor-
and pain, his Fleſh fell away, and the
ineſs of his ſmell was noiſom to all his
my: and the Man that thought a little
e he could reach to the Stars of Heaven,
man could endure to carry for his intole-
le ſtink.

ſhall call forth but one ſad Example
re: How that *Herod* being arrayed in
yal Apparel, and ſitting upon his
rone made an Oration to the *Tyrians*,
Sidonians who gave a ſhout (ſaying)
the Voice of a God, and not of a man:
immediately the Angel of the Lord ſmote Acts 12.
, becauſe he gave not God the Glory, and 21, 22, 23.
was eaten of Worms, and gave up the
ſt.

We ſee that theſe are glaring in-
nces of Pride, whoſe humiliation was
uſt, as their ſelf exaltation was abomi-
le. I have entertained the Reader
with

with them, becauſe the remembra th
thereof may give him ſufficient proof t p
the ſtouteſt Pride may be caſt dow d
For when we find ſuch Mountains wh ly
ſeemed to threaten the skies laid low, ac
know not but all may be partakers of gi
meaſure, who are guilty of the ſame re
nity. This Sin threw the Apoſtate nti
gels out of their great poſſeſſions in H re
ven, and doubtleſs the ſame iniquity n fe
eject mortal Worms out of their ſma h
Eſtates on Earth. re

The Power and Juſtice of the Div t
Government changes not, and whate rd
puniſhment is due to ſin may be execu »
whenever the Governour pleaſes. T »
delay of penalties is no Evidence of nd
Abſolution; nor ſhall the long ſuffer p
of the Almighty put out the Glory of tw
Juſtice. It may make way for Act ea
mercy towards capable Subjects, who ho
Faith in a Mediator can be juſtified fr us
all things: But in this diſpenſation juſ e
is not leſſened; becauſe it is emine ok
Glorified by him upon whoſe acco t
the favour is beſtowed; For the Myſ fs
of an omnipotent and incarnate Cruci fi
Saviour was moſt wiſely adjuſted to hi
the Attributes of the Divine, and ei
tenderly comport with all the neceſſ od

brat the humane Nature: So that whate-
of t punishment is either ſuſpended, or
low doned in conſideration of this Hea-
wh nly Myſtery (from whence all acts of
w, ace do proceed, and ever did from the
of ginning) is abundantly recompenſed
ne reby. But whatever Subject is, and
ce ntinues to be uncapable of the benefit
n Hereof; muſt ſuffer the Terrors of that
y nfect juſtice, which will certainly pu-
ma h him for all his tranſgreſſions, where-
re let no man be high minded, but fear:
Div r true Wiſdom utters her Voice in theſe
nat rds. *Every one that is Proud in heart*
ecu *an abomination to the Lord: though hand*
in in hand he ſhall not be unpuniſhed. Pro. 16. 5.
of nd there is no queſtion but that he may
ffe punished in the Circumſtances of his
o tward condition, as well as in a more
Act adful way. When we find that they
ho ho have made the largeſt, moſt pom-
l fi us, and moſt magnificent Figure in
juſ e World, have been ſhrivell'd into ſhort,
ne oken, thin, and inſignificant Cha-
co cters; and deprived of all their noble-
yſt ſs and Glory: Let no man truſt to the
ci ible, and illuſtrious power of the Proud,
to hich may vaniſh in a moment; or adore
nd eir Beauty, which by the juſt hand of
eſſ od may ſoon be clothed with deformi-
ty

ty, Worms, and corruption: And w
a Vial of divine Wrath is poured u
them, some of the drops thereof, at le
may fall upon those, who are conjoy
with them in their secular concerns.
the Proud are great Criticks in point
Honour, and some may imagine that t
passionate abhorrence of all contempt
disgrace will scare them from all igno
and base Actions; that since they ha
be despis'd, they will do nothing to
serve it, and therefore will not be gu
of meeting hard measure to their kin
Friends, which is one of the worst,
vilest practices in humane Society;
not strange if this plausible phancy
tempted some of their familiar acqu
tance to consent to what they have
red. But this Flower withers under
Nose who smells it, and upon the
Tryal of its worth changes Colour.
tho the Proud hate nothing more
disgrace, yet none mistake the way
Honour more than they. Nothi
more grievous to them than conte
and yet their course of life renders t
most obnoxious to it. They min
Law, but their own will, and while
proceedings are arbitrary they mus
be controuled; nor can they patie

the report of that ignominy they have
ght upon themſelves. They can af-
and indulge any kind of Vice while
abhor the ſhame which is the Fruit
In their eſtimation all actions
be honourable as they proceed from
Their Brow is bold enough to de-
all that their hands can do; and
phancy ſo skilful in painting as to
a Colour in readineſs for all pra-
They can do wrong and impu-
juſtifie the wrong which they have
: They can act contrary to the
that are repoſed in them; and pro-
in admiration, and aſtoniſhment at
ſaucineſs, who ſhould expect any
from them. They can betray their
ſt Aſſociates, that have done moſt for
; and look upon ſuch treacherous
ng as good policy, to bar them from
ſpectance of ſuitable returns. They
the courage, or impudence, rather
t a good face upon the fouleſt crimes;
an wander where, and how they
, and yet have wicked Artifices to
all crooked ways concentrick to
Glory. Violations of rights, breaches
ows, contempts of juſtice, moſt
dleſs cenſures, and moſt unreaſona-
uarrels with their kindeſt Benefa-

ctors

ctors are no faults in these Men of
nour, and oft coincident in
high pursuits. They strain not a
greatest enormites if they can make
own game thereby, and their Tumo
gratified if their Memories may be
ten in the Chronicles of fame, thou
be for their monstrous ill doing. If
shall be so foolish as to heap cour
upon such frothy minds, they prese
sink out of sight, and are forgotten
if they shall request a good Office,
boldness is derided: If they do a
ness, and expect a return they ma
treated with huffing, and scorn.
Proud cannot be obliged because
think all that you can do is due to
greatness: And therefore they woul
served by all according to the di
which is the Creature of their own
gination. All their acquaintance
yield to their imperious humour,
flatter their Vanities, applaud thei
pertinences, and comply with the
sires, or else they shall be reprobate
stupid fools, who know not what i
norable and brave. They are inca
of gratitude, so that you are suffici
respected, and rewarded too, for all
services if they vouchsafe to receive

nd since a predominant Pride is preg-
nt with so much Evil, it is most safe
keep at a good distance from it. Who-
er is convinced of the frantick Vanity
the proud, or beholds the Sword of
vine Justice that is pointed upon them;
ll surely be furnished with strong ar-
ments of Caution, and will beware
t he have no hand in their concerns:
r all that will yield to become one with
h empty bubbles in their Obligations,
l Contracts; in all probability shall
ak together with them, and drop into
covorable misery, and trouble.

Secondly, Let no man be surety for a
ol, whose ignorance, and weakness of
dgment makes him liable to sundry
scarriages in all his undertakings: And
that cannot apply fit means to any
rpose, will rarely observe right mea-
es to free himself from debts and Ob-
ations. The worst folly that men are
lity of, consists in Atheism, irreligion,
e, and naughtiness of living; which
y bar men from venturing their effects
the same bottom with them. But the
esent warning is given against such who
fools in their secular concerns, who
ve no foresight in business, and com-
only use improper means, and preposte-
us Methods in all purposes: Who are

either unskilful in the lawful Arts of g
ting Wealth; or improvident, in fav
the Patrimony they are poſſeſſors of
imprudent in the uſe, and diſpoſal of
Who are ignorant in their own way
Life, not well underſtanding their o
calling and profeſſion, and what ben
is to be made of it; whoſe weakne
manifeſt to their Neighbours, who in
rious intercourſes have frequent occaſi
of converſe with them.

That man deſerves to loſe an Eye w
will not ſee the danger of being Surety
a fool, whoſe thick skull leaves him
little brain, and whoſe groſs mind h
no clear proſpect of any buſineſs or fa
ty, to weigh the circumſtances which
long thereto, or to underſtand the pr
of Reputation, and Liberty.

What hope is there, that any m
concerns ſhould happen well only thro
a fortuitous conſpiration of accidents
were a lucky chance, if that a crowd
Letters ſhould fall of themſelves into
Methodical diſcourſe without a know
mind to ſet them together; or a vaſt h
of Stones, Timber, and other Mater
ſhould riſe into a ſtately Edifice; or
Druggiſts ingredients ſhould unite the
ſelves into moſt uſeful compoſitions; t
buſineſs is beſt accompliſhed wherein

ll-eyed-prudence is concerned, in a due
ſervation of all circumſtances; for if
t one of theſe ſhould be neglected, it
ay prove like Watch-work, wherein the
s of one ſmall pin is the cauſe of a diſ-
der in the whole frame. Who then
all promiſe for him, whoſe folly makes
m utterly unfit for all buſineſs, and una-
e to accommodate proper means to
od intentions; who lives by ſenſe as a
ute, and cannot reſpect a futurity, and
erefore makes no preparation for it:
ho cannot be intent upon any Subject,
t leaves his thoughts as dry duſt to
ſcattered before every Wind that blows;
d is as unmindful of his concerns, as if
were an utter ſtranger thereto: Where-
he heaps inconveniences upon himſelf,
d involves all others in trouble, that are
ked with him. He cannot mind the
alifications of perſons, the Natures and
ds of buſineſſes, the extent of his pow-
, the condition of the place where he
th his reſidence, the Reaſons by which
is obliged to take care of all things
thin his proper Sphere, the beſt man-
r in which every work is to be done,
d the right ſeaſon for the doing of it:
nd in that he cannot comprehend theſe
ings, or ſo much as aim well at them,

he must have great luck if he be n
guilty of grievous miscarriages in l
course, and can escape being the cause
affliction to his Friends: Whereas our n
tures are framed for Society, the knowle
of Men is a sort of Learning necessary
the well being of it. The principles th
are sown in mens minds, and the affec
ons that rise from thence, are so far d
cernible by the Tenour of their lives, th
(if we attend thereto) we may make p
bable guesses concerning the measures th
will meet in their dealing with us: A
accordingly we may either shun their d
gerous acquaintance, or close in a delig
ful correspondence with them. But
whose giddy phancy shall incline him
be familiar with any person, without
competent knowledge of his Temper, a
Morals, may be convinced of his own he
less folly, when sad experience shall c
strain him to wish, that he had never s
his face. He that will venture much a
game he is ignorant of, must have great F
tune if he win much of those who are s
ful therein. The Nature of business sho
be righty understood as well as the qu
ties of persons with whom we have
do. He that cannot think what the W
is, in which his hand is required, shall

her comply with all Temptations of di-
erſion, or ſhall be guilty of ſundry de-
cts, and imperfections in the doing of it.
eſides if men are ignorant of buſineſs
ey cannot diſcern how it doth comport
ith the extent of their power, and ſo
ey may draw upon themſelves the trou-
e, and ſhame of undertaking more than
ey are able to accompliſh: our Saviour
mſelf argues ſuch guilty of folly in point
f Religion, who proceed without due con-
deration of that one needful thing, and
uſtrates his Argument with apt ſimili-
udes. Whatever the kind of our buſineſs
, our conſideration and preſcience ſhould Luke 14.
e proportionable, otherwiſe the Nobleſt 28,29. &c.
ttempts may ſoon ſet under a Cloud, or
e diſhonored with a blind iſſue; and our
ſhneſs in the ſmalleſt matters may be-
ay us to diſgrace, mockery, and deriſion.
oreover it is expedient for all who are
ncerned in ſecular affairs to underſtand
he condition of the place where they have
heir reſidence: What inhabitants are plan-
ed in it, and how they are generally im-
loyed, what uſeful Arts are incouraged,
nd what conveniences there are for gain-
ul profeſſions; how the people are affect-
d, and what cuſtoms are prevalent a-
ong them, whether Vertue, or Vice be

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in fashion, whether Pride and lazineſs; humility, and diligence be moſt conſ cuous: For where Arts, and Mercha diſe abound, and the people are inclin to ſubmiſſion and labour; there Rich multiply: Their Temper, and practice a good Conjunction are the beſt progn ſticks of their plenty, and no maligna Planet can interpoſe to Eclipſe their go Fortune. He that joyns in Society wi ſuch a people, and hath but comm parts, may find ſundry opportunities favour his own advantage. And it is t part of a wiſe man to make the beſt i provement of all occaſions; ſo that if Lot be caſt in a plentiful Soil, it is almo morally impoſſible, but that he ſhould a vance his own intereſt therein, if he upon a barren Plot, he muſt then ſet h invention to work and to extract wh Vertue he can out of it. But a Fool is n capable of ſurveying the condition of ny place, and can neither thrive amon the rich, nor ſave himſelf among the poo Beſides he is not able to weigh the Re ſons whereby he is obliged to take care all things within his proper Sphere: H cannot conſider the Relation he hath others, and with what kind of moral it ſhould be adorned, his own Family

t of his thoughts, and he is utterly void that diſcretion which ſhould frame and commodate his manners to all reſpective bligations: And he who cannot mind h good Offices, unto which by a throng Arguments he is almoſt compell'd; ll in all probability be regardleſs of ſuch ings, which by reaſon of their diſtance ve but a weak influence upon him. A- in he that cannot conſider what he hath do will probably miſtake his Method, d fail of ſucceſs in the iſſue. He that kes wrong judgments of things, and nnot weigh them in a true balance ac- rdingly, driveth on ſilly Bargains for nſelf, in reſult whereof he proveth a eat loſer. He that underſtands not the rth of what he ſells, or buys; will ſell cap, and buy dear, until he hath no- ing for Sale, nor power for purchaſe. Moreover he knows not how to ad- t every buſineſs to a proper ſeaſon, and that will ſow when others reap, muſt ravel to another Clymate to find his arveſt. All matters well matched to eir times are as the word in ſeaſon, hich the wiſe man compares to Apples Gold in Pictures of Silver; but if the Pro. 25 11. oſt important buſineſs be not well ti- ed, the advantage thereof is loſt.

Now then ſuppoſe a Fool have nee
borrow Mony; in that he underſta
not perſons, he takes it up of an an
torting Uſurer, who will not fail to ſque
him as much as poſſible. And not kn
ing the nature of what he doth, he
thinks not how what he hath borrow
ſhall be paid, or whether his Power
commenſurate to the Obligation, and
conſidering the condition of the p
where he dwells, he can make no adv
tage of it, but is liable to be a prey
Knaves, a footſtool to the ambitious, a
of tool to the ingenious, and a ſpor
ſpectacle to the youthful. He hath
countermine for thoſe that plot to b
him up; no ſtrength to break a chea
conſpiracy, nor art to prevent it.
rich know how to make their advan
of his folly, and the poor have good
macks to eat him up; though Na
prompt him, he cannot learn the pr
dence that is expedient for the comfo
ble ſupport of his Family, and what
ſhall inſpire him with ſuch a reſpe
his Friends, as to ſave them from all in
venience. He that knows not the
Methods of making neceſſary provi
for his own houſe, will take no car
free his Neighbour from damage, an

cannot watch to the right timing of concern, will probably ſlip that ſea- wherein he ſhould render to others t is their due.

hirdly, Turn aſide from the ſlothful, ſuch who will take no care to keep nſelves out of Debts, will take leſs to them; when they know that others bliged to do it for them. Their idle- makes them Debtors, their ſloth can r make them ſolvent. They who ugh ſlothfulneſs ſuffer their building cay, and their houſe to drop thorow; ng neglected the little care of a ly reparation, muſt needs be very ward as to the great, and coſtly un- aking of building a new. That Wa- which wants ſome degrees of clearneſs n it may run, can yield no ſweet re- ment when-through ſtagnation it is me a noiſom puddle; and if that air h hath the advantage of being fan- by Winds be not wholſom, what lth can be expected from it when be- ent up, it grows thick, and putride? Earth that may be improved by cul- is ſoon overgrown with Brakes, and tles for want of it.

uch Men who cannot well ſubſiſt of own income (which by a Prudent agement may prove large enough for their

their neceſſities) but muſt give themſ
into Uſurers hands, will have much
ability when the charge of intereſt i
ded to their expences; and will be deſt
of power to pay what they have bor
ed. The things that are eaſie to an a
hand, ſeem impoſſible to the ſlot
Pro. 19. 15. whoſe way is a Hedge of Thorns. *Slo*
fulneſs caſteth into a deep ſleep. And i
dead can do nothing, little can be e
cted from ſuch who dwell in the ſha
of death, whoſe dark ſlumbers are p
nant with fruitleſs (tho ſometimes
ſant) Dreams. The Soul of the ſlug
deſireth and hath nothing. His pha
vaniſh, and his deſires are abortive:
miſcarrying whereof tyes him ſo fa
his Bed, that he cannot riſe to open
door to a Creditors demand. A lazy
mour inchaineth a Mans hand and
with more than Iron Fetters; and is
very intombment of a living man, de
ring him from all worthy actions: It
ates a foul ruſt which cankers his facu
ſeizes his whole Body with an heavy
weildineſs; Stifles his Spirit with thic
pours, choakes his heart with dull
ſures, and renders all his parts liftleſs
ſty, weak, faint, and languide: In a w
he flags, and decays on all ſides, a
good for nothing. Which minds me

ia Servilius who was deſcended of a torian Family, deſcribed to be remark- for no other thing, ſave only, for his neſs in which he grew old; in ſo ch as it was commonly ſaid, by ſuch paſſed by his Houſe *Varia hic Situs* Not here lives *Varia*, but here he lies; king of him as of a perſon that was only dead, but buried becauſe he lay is houſe as if he were in his Grave. eve me the habitation of the ſlothful more fitly be termed a dormitory, Charnel, than a dwelling: Their ſo far diſpirits them, as to leave them ead; only their Soul being yet in the y, ſerves as ſalt to keep them from ch, and putrefaction. Now if the nful have need to borrow; it is not ea- for any man to gueſs whence they ld have power to pay: For 'tis their n to be poor, and beggarly. They naturally inclined to imbezil that E- which is in their hands, and hate very thoughts of that prudence, and s which may increaſe it. The Ho- criptures do not allow them either d Food, or warm, and decent rayment. Pro. 19. 15. it is written, *that the idle ſoul ſhall ſuf-* Pro. 23. 21. *hunger, and that drowſineſs ſhall clothe man with Rags*: Yea, that poverty ſhall

ſhall come upon him with ſpeed,
ſtrength; it ſhall overtake him with
Pro. 6. 11. ſwift foot of a Traveller, and aſſault
with the ſtrength of an armed man:
that evil which moves with a ſwift p
will ſoon reach him that reſts idle;
that which marches with a terrible fo
ſhall ſurprize, and ſeize him with a
reſiſtible violence, and overthrow h
There is no Treaſure for ſuch whoſe
culties being diſuſed turn all to ruſt:
warmth for their Veins which are
num'd with their own dulneſs. The
gent, and active hand maketh rich,
indigency is the lot of the Slothful: W
all our dependence is upon Divine p
dence, we muſt underſtand, that Go
quires ſuch labours from us, which w
capable to perform. He gives his ble
to our induſtry, and annexes proſp
to our diligence in lawful, and honeſt
deavours; which is the common Me
he is pleaſed to obſerve, in his Gov
ment of our outward State. There
they that follow a good calling in
Faith of his favourable benediction,
grew thereby. They on the cont
who neglect all honeſt labours ſhall w
For it is not to be expected, that
ſhould work Miracles for the preſerva

heavy drones, or that he ſhould open Windows of Heaven to thoſe, who e their hand in their boſom. No ld now ſhall rain bread from Heaven that which riſes from the ſweat of ns brows. We may not look to be ted, as the *Iſraelites* were in the De-, where no ſuſtenance was to be had ordinary means. If we neglect all ſuch irs which belong to us, and would in Divine providence, we ſhall break ſelves: For God who hath ſaid that idle Soul ſhall ſuffer hunger, will not rpoſe his own mighty hand to infringe Truth, and juſtice of his own purpoſe: will never deny his beneficial concur-ce with our induſtry providently ap-d, and humbly perſiſted in. 'It is well bſerved by a late Author that it has en the care and practice of wiſe Nati-s, and Parents, not only to puniſh idle-ſs as an extraordinary crime, but to rmit no man to live but to ſhew to the lagiſtrate how he ſupported himſelf, d no Child to be brought up without me Manual skil, by which he might able to get a ſubſiſtence and imploy s mind whatever revolutions ſhould appen to him: For ſince the whole orld is full of contingencies, and mani-

'fold

'fold changes it is expedient to carr
'the Nightingal of a good Conscienc
'the Breast, so the Mine of a fu
'whence to be maintain'd in the H
'or Hands. But they who throug
continued laziness not only consume
they have a right in, but waste others
quisitions, must needs fall into sad e
mities. They who take no care to
crease, will find occasions to dimi
their Goods; and none commonly
same faster than they who will have
thing to do: For all their time vanish
spending, and the greatest stock will le
to nothing that is not well supplied,
the largest Vessel will be empty that
tinually runs. And I suppose the slot
will never be so happy as to find out
perpetual motion which will return th
all that they consume. And when t
intemperate appetites (who love a
indulgence; and ease) have as it were
nihilated their present substance.
perswaded that their listless inven
will be found too short to raise a N
Fortune out of the Ashes of that w
is gone, and therefore whoever hath jo
in the delivery of a bond with the s
ful, is in great, if not certain dange
bearing the Burthen.

Fourth

Fourthly, Strike not hands for a Prodi-
who is the Whirlpit of all hopes, and
Gulph that devours all that are con-
ed with him. He that is not faithful
he managing of his own property but
es it to give attendance to all his tranſ-
s of pleaſure, and Luxury; and pro-
tes all his Power to the gratification
all coſtly humours, and expenſive va-
es; will ſoon find himſelf exhauſted,
when he cannot viſit Theatres, or be
com'd, at the houſes of Game, and
mperance (which are commonly
'd to empty pockets) he can then think
o other expedient, but to knock at
Uſurers door, and with big Words,
ted with the ſecurity of ſome unthink-
Friends, he gets a conſiderable ſum in-
is poſſeſſion; and poſſibly treats his
ditor, and payes intereſt out of this
for a time: But the Worm of Pro-
ity is of ſo greedy a Nature, the
ole cannot laſt long: Then the Sparks
y Friends whoſe heads went eaſily
the broad end of the Horn begin to
faſt, and find that they cannot wind
ſelves out at the narrow top, or re-
to the open air without great charge
trouble. The Prodigal who devoured
portion with Harlots, and waſted his
ſubſtance

ſubſtance with riotous living; had ſh
Luke 15. 16. and ſwallowed his Fortune when
would fain have filled his belly with h
When the wiſe man inſtructs his So
ſhun the Converſation of Wine-bibb
and riotous Eaters of Fleſh. He g
this Reaſon of his Counſel, *for the D*
Pro. 23. 2. *kard, and the Glutton ſhall come to Pov*
They who conſume their Treaſure in
Tables, Glorious Apparel, and m
bowles, without any reſpect to a con
al ſupply cut all their Veins at once, w
unleſs they are timely cloſed, will
bleed to death. And they that hat
frugality, as an unfaſhionable ſtingine
ſlaviſh drudgery, which is concerned in
ning up the floats of gain, till it rai
depth of an Eſtate, and flow abroad in
acquiſitions, and great purchaſes;
riotouſly expend their time, parts, he
ſtrength, and ſubſtance in courſes o
bauchery, and diſſolute living, till
ſhall come to need ſome crumbs of
abundant increaſe, which a Pru
thrift hath preſerved in her power. W
Plato ſaw a rude unthrift catching a
ſnaps, and offals of a
houſe-keepers Table
(ſaid he,) *if you h*
tener dined ſparin

Ἐι ὕτως κατὰ γνώμην ἠρίστας, οὐκ ἂν ὑτῶν ἐν δείπνοις. Plato *apud* Stobæum Serm. 75.

u might have ſupped now more pleaſing nd plentifully.

It is an hard Proverb for the Prodigal o learn: That it is better to ſpare at rim than bottom. He looks upon that uxury as the Argument of a great, and oble mind, which his reaſon (were it ee from the ſmoak of his intemperance) ould condemn for a brutiſh, ſordid, and ile ſenſuality. But he minds not the ver- es, nor can comprehend the cares of s Anceſtors, whoſe frugal management a little to great acceptation, whoſe atchful Prudence in timing all their con- rns, and whoſe active diligence in gain- l profeſſions made them Maſters of that ower, which is devolved upon him; hoſe profuſe waſting of it, renders him ually chargeable with foul ingratitude, d immenſe folly. They obſerved and ok the firſt wind that blew, and put t all the Sailes they ſafely might, that eir Port might be ſoon made to, and eir Veſſels fraught might be turned into ſect: But he caſts all into the Sea of pro- feneſs; or betrays it to Pirates (his de- uring companions I mean) that conſpire extract what pleaſure they can out of s profligate Humour. Thus *Cteſippus* n to *Chabrias*, a Noble *Athenian*, after

Treasury of Ancient and Modern times l. 8. c. 20. p. 781. he had laviſhly conſumed all his Goods and other Eſtate, he ſold alſo the very Stones of his Fathers Tomb; in the building whereof, the *Athenians* had diſburſed one thouſand Drachms. Fair Eſtates ſeldom ſtand at a ſtay; if the Owners are not inſpired with ſo much Vertue as to increaſe them, they are commonly poſſeſſed with ſo much Vice as to diminiſh them: And when ſome are running down they rarely make a ſtand till they come to the bottom. As the Son of a Wealthy Citizen being newly left the heir of his deceaſed Father, determined with himſelf at once to gratifie his five ſenſes: To which purpoſe he allowed to the delight of each ſenſe one hundred pounds, in the firſt place therefore, he beſpake a curious fair Room richly hanged, and furniſhed with the moſt exquiſite Pictures to pleaſe his eye: He had all the choice Muſick to pleaſe the ear: All the Aromatick, and odiferous Perfumes that could be procured, to content his ſmell; all the Candies, Sweet-Meats, Preſerves, and Junkets; even to the ſtretching of the Confectioners art, to delight his taſte. Laſtly a fair, and beautiful young Lady to lodge with him in a ſoft Bed, and the fineſt Linnen that could be bought, to accommoda-

Beard. Theat. *of Gods judgments.* c. 21. p. 60. Clarks Mir. c. 61. p. 241.

commodate his touch. All which he injoyed at one time. But his ſenſual Humour that was thus ſet a running, could not be thus ſatisfied. For he ſpent thirty thouſand pounds in three years, and after all ſwore that if he had three times more than ever he had; he would ſpend it all, to live one week like a God; though he was ſure to be damned in Hell the next day after. Whence it appears that prodigality is as a roaring Devil that devours all it can, till there be nothing left but Poverty, and ſhame. But I need not ſuch laviſh inſtances to ſerve my preſent deſign: For there is too much danger of damage to the Surety, who ſhall oblige himſelf for ſuch, whoſe expences in any kind, or degree ſhall exceed their incomes. That Eſtate muſt needs go to loſs which is managed by the hand of a grubbiſh phancy, or inordinate love. The beſt Treaſure will be melted down before that object, which is purſued with hot deſire. The coſtlieſt Sacrifices are commonly beſtowed on our choiceſt delights: And it is ordinary for many to go beyond their powr, in gratifying the Humour they are moſt fond of. They that are greatly affected to their ſport, will ſpare nothing to follow it. Their Recreation ſhall be

more chargeable to them, than all their
Domeſtick proviſion, or their Hoſpitali
ty: And every Bird or beaſt that ſerve
their turn, ſhall be almoſt Worſhipped
for the pleaſure they expect thereby. Th
Blind, and ſuperſtitious *Pagans* who wer
become vain in their imaginations
changed the Glory of the incorruptible Go
into an Image made like to corruptib
Rom. 1. 23. *Man, and to Birds, and four foote*
Beaſts, and creeping things: And the
change their own, and their Families Gl
ry, into an imagery of ſportive Animal
And I wiſh too many who follow the
ſports in jeſt, were not guilty of Idolatr
in earneſt. For all their concerns, an
all buſineſs muſt give way thereto: An
that is a mans God (whatever it be) whic
he loves with all his heart, and follow
with the greateſt vigour. The time whic
Rellgion juſtly claims is ſpent; the charg
which would ſupport a Family is la
out; yea, the Treaſures are too frequen
ly exhauſted, that would portion Ch
dren, and procure good, and comfortab
Matches for them: And all to feed, an
maintain an intemperate inclination fo
ſports: which if they are innocent in the
kind, ſhould not exceed the limits of a
honeſt, and convenient Recreation.

is not my purpoſe to declaim againſt their Tyranny, who ſtretch the power which God has given them over inferiour Creatures; or forfeit their prudence in long waiting upon hazardous Combates, and contentions. Whoever is but inclined to waſte his incomes, or to hazard them upon ſuch diverſions; is not likely to thrive by borrowing, or ever to pay what he hath borrowed; for though he may have a Fortunate chance to ſet him in good condition, yet that often proves no better than a charming Temptation to loſe all. They who eat, and drink, and riſe up to play; ſometimes loſe more in an hour, than would ſerve their Natural neceſſities for many years; who being emptied by their loſſes, their Vanity makes a long ſounding noiſe in leting of their paſſions, wherewith they pour thundering Anathemas upon their Fortune: but this blind chance was in no other fault, than the delivering of a Treaſure from hands that were too fooliſh, and too unworthy to keep the poſſeſſion. They who begun their ſport in imagining themſelves to be fortunate, now curſe the phancy wherewith they find themſelves deceived, and what Surety can be ſafe when all that power depends upon a hazardous caſt, wherewith

he ſhould be indemnified? ſome w
pawn Houſes, Lands, Jewels, and gi
bonds for ſtakes to play with, and hold
matter of quarrel, or diſhonour to baul
payment of their loſſes, or implede th
validity of their Obligation: When
the mean time, their juſt, and due deb
for proviſions fitted to the back, and bel
are undefrayed; lie on ſcore, or perha
they put on a ſturdy reſolution (if any
vaſion or ſtarting hole can be found ou
never to diſcharge them.

The itch of gaming commonly prov
the Scab, or Leproſie of a mans condition
which renders all his life uneaſie, and ve
atious. There may be a ſorry kind
pleaſure in ſcratching, but a painful ſor
neſs is conſequent upon it; as a well taſte
poiſon, which for all its pleaſing tinctu
on the palate, ends in death; 'tis a pra
&ice fertile in nothing ſo much as in be
gery, blaſphemy, and confuſion. So ſcan
dalous were common Carders amongſt th
Greeks, that the Philoſopher ranks them
with Thieves and Villains; and wit
whom ſhall an Evangelical Guide plac
them who has beheld the bitter, and i
boding Fruits of this profuſe idleneſs, a
bounding with irreligion, profaneneſs,
vanity, fraud, peeviſhneſs, contention,
and

3 Ethic. ad Nichom c. 1.

and moſt irkſom clamours. But prodigality breaks out, not only in ſuch Tumors which have now been glanced at: 'Tis not only ſeen in taking pleaſure to riot in the day, or in the Night time; in furniſhing Tables, or filling ward-robes, in following chargeable ſports, or phancying hazardous Games: But ſometimes in matters that ſeem leſs liable to blame, but are no leſs burdenſom to a Family: As coſtly Buildings or large gifts which have nothing but humour, or phancy to juſtifie the ſtatelineſs of the one, or exceſs of the other. He that erects a Babel to reſiſt the fury of an imaginary deluge, cannot ſave himſelf, and Family from confuſion: and that Son of *M. Antony* who gave a Cupboard of rich Plate to *Philotas*, only for the pleaſure he had by a Sophiſm wherewith a loquacious Phyſitian was ſilenced in his preſence, might give away Kingdoms had they been in his Power to diſpoſe his phancy. He that intends to raiſe a Structure ſhould firſt ſit down, and count the coſt, leaſt he leave it to be a Monument of his own folly, and an Eyeſore to all he is related to. And he that beſtows a gift ſhould conſider, whether by his largeſs he ſhall purchaſe the Honour of generoſity, or undergo the diſgrace-

Plut. *in* Antonio p. 928.

ful imputation of leſſening his powe
when he might have kept the ſtaff in
own hand. It is not ſafe to ſtrike han
for any one, whoſe hand is commonly op
ed more by phancy, than diſcretion;
hath he a right to be eſteemed genero
whoſe fond Humour is the only Stew
of his Treaſure. He may be laviſh of
own, till he hath need of others help
ſupport his inclination, and then the
mage will probably fall heavy upon
Friend who brought in auxiliary For
to his aſſiſtance. And further yet, it
to be noted, that ſome of the Nob
rank have diſſipated vaſt revenues;
other conſiderable degrees of men (wh
expences have been heavier than th
Fortunes would bear) have entailed
more than an empty Name upon their
ſterity. It is well obſerved by *Camb*
that as vertue laid the foundation of ge
'rous Families in the North of *Engla*
Cambden Britannia p. 748. 'and elſewere, and provident mo
'ration with ſimplicity rendring th
'contented with their own Eſtate, b
'preſerved, and increaſed them; ſo
'the South parts, riotous expence,
'ſuperfluity, uſurious contracts, voluptu
'and vitious Life, together with indir
'courſes, and crafty dealings have in ſh
ti

ime overthrown moſt flouriſhing Hou-
es. Time was that *Livius Druſus* was
hought a well poiſed *Roman*, who would
ave his houſe pervious that the regulari-
y of his Domeſtick affairs might be ſeen;
whoſe furniture, diet, clothes, equipage
were all ſuch as his Fortune would bear,
is degree anſwer, and his reputation
not be impeached by. But a profuſe ſpirit
anges over the World; diſdains all Vertue
hat is thrifty, and chargleſs; contemns
ealth, reputation, counſel, and preſer-
ation, to ſatiate the rude importunity
of a delicate Palate, a wanton eye, an
extravagant brain, a credulous humour,
or a coſtly levity: All which as ſo many
hungry Dogs tear the ſurprized Carkaſs
of an over driven Prodigal; whoſe
breaking out far beyond the modeſt
ounds of Vertue, renders him a prey
o the extorting Uſurer, the cunning
Broker, the harpy Cook, the cozening
Taylor, the deluding Steward, the fawn-
ng Tenant, the crafty Devil; till at laſt
he become Lord and Maſter of nothing
but a Priſon; and be denied pity even
f thoſe on whom he hath waſted his ſub-
ance; or if he deſcend not ſo low, yet
leaves his poſterity miſerable, and un-
rofitable to the Kingdom. Thus Gen-
tlemen

Water-houſe *of the riſe and decay of Men and Families.* Sect. 7. p. 61.

tlemen ſwollen big with the flattery
great Fortune, a free Houſe-keeping
numerous retinue, full, and chargeable
creations, and often with notable ſuck
Vices, are ſo beleaguered and over pow
with a multitude of excreſcent expen
that they breeding their Younger S
and Daughters in proportion to, and
love of theſe their treacherous diverſi
leave them when they die, a great ſtoc
Ignorance and idleneſs, ſhame and ſorr
It is alſo a great Vanity in this age, t
men commonly exceed the bounds of th
degree. Nobles would be as petty Prin
Gentlemen as Nobles, whoſe Houſes
ſo full of exceſs and Luxury, that they
ready to ſpue out their own Maſt
Merchants and Mechanicks ſtrive to in
common with them, yea very low
grees would be as the gentile form; a
though in building, and diet they can
be equal; yet in rayment they muſt
as gay: And now reaſon, and prude
have taken wing, it is almoſt become
ceſſary that there ſhould be ſome ſump
ary Laws, and ſanctions of the Supre
Power, to reſtrain Men to their Ra
and limit them within the compaſs of th
degree: For charitable reproofs of
Vanity are Weak, and ineffectual; in th
ſu

ch who are ſo Proud as to affect a Gal-
ntry unbecoming their degree, are like-
ſe ſo inſolent as to affront the Counſels
at would bound their extravagance. This
am afraid is one main cauſe of the pre-
nt general complaint of want, and po-
rty, that Men are not contented with
eir condition, and cannot maintain ſuch
h living as they are ambitious of; and
not be clothed with as rich Robes, and
naments as they have a phancy for.
ould they learn to reſtrain their deſires,
ey might be better pleaſed with their
n Fortunes; and their undertakings
oper to their particular callings might
ng in a better encreaſe. But prudent
ality, and vertue are now caſt into a
pLethargy: For moſt ſtrive to raiſe their
t in proportion to their ſelf conceipt,
d are of opinion that nothing is faſhio-
ble, but what is waſteful. Men have
nds above their profeſſions. The piti-
underling, and the Vulgar Subject af-
s height and State of Life: The Law-
ſcorns to carry his Bag, though it hold
Deity which he adores: The Citizen
rns to wear his Apron, though proba-
his ſhop be held up only by the Apron
ngs: The Peaſant caſts away his frock,
ich poſſibly is his beſt defence againſt
the

the Cold; and the Vallet kecks at his
very when he is forced to put it on:
thus all degrees are distempered wi
Tumor which makes them impertine
vain, or intolerable. And the time is
most gone, when some of the greatest
not disdain to be at one end of their
fairs; and would permit as little to
done by Servants as may be; and w
do as much themselves as possibly
could, to pen up all the ways of gett
that the stream of their Estates might
and encrease upon them. This they
in their Generation wisely, and throv
cordingly; but since men are so dai
and choice that all Pristine diligenc
grown low-rated, and forms of Pride
garb are introduced. Gentlemen for
their Rural Seats where they might
both thriftily, and charitably; and
to *London* and *Westminster*, where the
riety of idle diversions allures ther
sensual delicacies, and costly Vices, wh
render them effeminate, and unservi
ble both to their King, and Coun
there they must comply with the foll
fashions, and the witty contempts o
Ancient Modesty, and Vertue. The
their persons are disliked, they are
voked to miscarriages which render th
li

le to be puniſhed with large Fines,
diſgraceful confinements, if not more
er ſufferings. There, they are wound
a multitude of acquaintance, and
n the cunning conduct of fraud, and
d ventings of paſſion; by all which
y burthen their Fortunes with needleſs
inſupportable charges, contract great
bts, and leave their moſt intimate
ends in danger of Arreſts, and troubles.
leaſt this may be thought a bold cen-
e, for a private perſon to blame ſo
at a conflux of Country Gentlemen,
may be ſeen in the City: I ſhall re-
mber the judgment of two of the wi-
Kings that ever ſate in the Imperial
rone of this Realm.

King *James* the Firſt, before Chriſtmas year, iſſued forth a Proclamation for cauſe, that all Gentlemen of Quality uld depart to their own Countries and uſes to maintain Hoſpitality amongſt ir Neighbours; and his meaning was t this ſhould always continue, as he erprets himſelf, in his ſpeech in the r Chamber; wherein he declares; *it was wont to be the old faſhion of gland, and the Honour of the Engliſh bility, and Gentry to live in the Country, keep Hoſpitality, for which they were famous* An. Dom. 1614. An. Dom. 1616.

famous above all the Countries in the W
which they might the better do, having a
abundantly fertile to live in: but by the
moderate resort of the Gentry to the City,
their dwelling there: the Country was
desolate, and besides divers other misc
would arise upon it. First if insurrect
should fall out, the Country would be unfur
ed with Gentlemen to take Order the
Next the poor would want relief missing
Hospitality at home. Thirdly my Serv
neglected, and the good Government of
Country for lack of the principal Gentle
presence that should perform it: And
the Gentlemen lose their own thrift, for
of their own presence in seeing to their
business at home. Therefore as every
lives in his own place, some in the fresh
in the salt some in the Mud: So let every
live in his own place; some at Court, some
the City, some in the Country. Thus the lear
King James whose judgment not be
so dutifully observed as it should have b
by good Subjects; his Meek and P
Son King Charles the Glorious Ma
sent out his Proclamation concer
this matter. The Kings most Excel
Majesty taking it into his Royal consider
the present State of the times, together
the great decay of good Hospitality, and

P. 167. of his Works in Folio.

Wuſe keeping, which in
a mer Ages was the
the nour of this Nation;
ity, too frequent reſort,
was l ordinary reſidence of
niſcards ſpiritual, and tem-
rectal: Knights and Gen-
furmen of Quality, unto
theries and Towns; eſpe-
ng tlly in, or near our Cities of London, *and*
*rvi*eſtminſter, *and the many inconveniences*
of ich enſue upon the abſence of ſo many per-
tlems of Quality and Authority, from their
d lntries; whereby thoſe parts are left deſti-
for le, both of relief, and Government; and
ir Cities and Towns, eſpecially thoſe of Lon-
ery n and Weſtminſter, *are over burthened*
eſh, ſth inhabitants, and reſidants, hath thought
very to renew the courſe formerly begun by his
ſom r Father of bleſſed Memory, and therefore
ean mands them to their homes under penalty
be his diſpleaſure. And becauſe this Pro-
*re b*mation did not find a ready Obedi-
*Pi*ce, his Majeſty was pleaſed, with ad-
*Ma*e of his Council, to command Infor-
*cern*tions againſt ſome to be exhibited in
Excel Star-Chamber; where they were ſen-
*lerat*ced, and fined. Here are no mean
*ber w*thorities to juſtifie a charge againſt
*nd g*h Gentlemen who deſert their Rural
ho

Proclamation *An. Dom.* 1627. 3. *Caroli* dated *November* 28. 1627. Entituled A Proclamation Commanding the repair of Noblemen, Knights, and Gentlemen of quality, unto their Manſion Houſes in the Country, there to attend their Services, and keep Hoſpitality.

Manſions

Mansions for their phancy, and plea
And would they consider that they
the love of the Country, and their i
rest therein; that their absence le
room for many contentions, which
their presence might be prevented;
many who act under them, serve th
selves more than their Masters, and
greedy Cormorants devour all they
and it is rare to find so faithful a Stew
who either can or will keep up an Es
to its true dimensions: Would they co
der how they are accommodated to
in the Country handsomly, and with g
Credit upon small expences; and
their immoderate staying in the City
cessitates them to become Projectors
pressures, and wild ways to maintain t
Luxury; to press and wrack their
nants to provide, and return their R
at all disadvantages: And if this proc
ing will not suffice some part of the
state must be sold; then the diminu
of the income, and the continuanc
the same, or greater expences makes th
subject to the Usurer upon hard Ter
and there may be no stop till the Es
be utterly gone, and Surety undone
shall leave them to make the infere
This has been the Case of some Ge

en who would ſtrive to live bravely out
their own Element. And though it
ay be objected, that ſome have met
ith great Fortunes by doing ſo, yet for
he who hath caught a Lark, by the fal-
ng of the Skie, there are Thouſands who
ve miſſed their Game, and fallen into
Ditch by their too high gazing; and
hen as I have the Authority of Princes
juſtifie the blame that is laid upon thoſe
ho forſake the Seats of their Honoura-
Anceſtors, to pamper and indulge
emſelves with all the delicacies of the
ty: With good Reaſon, I may reckon
em among Prodigals, and mark them
ſuch who go aſtray. But they would
as Gods, and their Will muſt be done;
d while they are ridden, and ſpurred
ſtill by their own phancies, no won-
that they run to the Devil; but let
ery ſober man take heed that he do
bear them Company. Again there
another Generation for whom it is dan-
rous to engage, who being of no great
nk, or power themſelves, are wont to
ociate with men of the higheſt quality,
whom their Wit, and boldneſs armed
th their experience in ſome gentile
rts may commend them for a time;
ſome that are more prudent than o-

thers of the same degree, are not a little jealous over this sort of men, and esteem such who think themselves great enough to be their Companions, worthy to bear equal shares with them in all occasions, expences, yea sometimes to return the entertainments they have received, or chargeable presents must keep up the correspondence in Heart, and Lustre: So that let such cast up the whole charge of their company, and add thereto the loss of time together with the hindrance of their own secular concerns they may discern a great dreyn made in a small Estate in a short tract of time, and if necessity drive them to squeeze Wax for some drops of refreshment, it will suddenly harden upon them, and remain a sure mark of their own trouble and Misery. I need not say much of the or any other kind of Prodigality which the Reader without a perspective may discern as a Sea-mark to warn his Pinnace of the danger of Shipwrack. That Advice (were it well observed) would prevent much unhappiness, which is given by the Son of *Sirach*: *Go not after thy Lusts, but refrain thy self from thine Appetites; if thou giveſt thy Soul the desires that please her, she will make thee a Laughing*

Ecclesiasticus 18. 30, 31, 32, 33.

sta

stock to thine Enemies that malign thee: Take not pleasure in much good chear, neither be tied to the expence thereof: Be not made a Beggar by banqueting upon borrowing, when thou hast nothing in thy purse; for thou shalt lie in wait for thy own Life, and be talked on. If thou hast gathered nothing in thy youth: How canst thou find any thing in thine Age? I have read that at *Padua* in *Italy*, they have a Stone called the Stone of turpitude, which is placed near the Senate house, whither all spend-thrifts, and such as disclaim the payment of their debts are brought, and they are enforced to sit upon this stone with their hinder parts bare, that by this note of publick infamy and disgrace others may be terrified from all such vain expences, or borrowing more than they know they are able to pay. Great pity it is, that there is not such a stone in all the Countries of the World; or at least some other happy invention whereby it might be provided that there should be no followers of such pernitious Examples, nor any great sufferers upon the score of their Prodigality: For all places are now too full of some sort of spend thrifts, whose fork merrily scatters: all that their rake can gather by any means. And I am apt to suspect

Chap. 25. 3.

Burt. Mel. *part* 1. § 2. *p.* 112.

that the easiness of obtaining Sureties, farthers prodigals in borrowing more than otherwise they could: As if there were not so many Retainers, their would be fewer Thieves: So if the Number of improvident Sureties were less, the Catalogue of profligate, and Licentious unthrifts would not be so great.

Fifthly, Be not Surety for any bad Man, for he that palpably transgresses the Rules of Religion, or is a Notorious offender in any point thereof, breaks the strongest Sinews of Justice in all Civil concerns. The Royal Psalmist observes that *the Wicked borroweth, and payeth not again.* And he doubtless was a Wise Man, who hath told us, that *A Sinner will overthrow the good Estate of his Surety; and he that is of an unthankful mind, will leave him in danger, that delivered him.* The greatest Arguments for good dealings with Men, are fetched from a clear Conscience of our Duty to God: And if men run contrary to their greatest Obligations, they will not Walk uprightly in respect of the smallest. They that can dare to break Covenant with God, can have no good Will to keep Contracts with Men. He that can destroy a Temple, may soon pull down a Cottage: And he that strikes at the

Psal. 37. 21.

Ecclesiasticus 29. 16, 17.

the Throne of God, will not ſtrain at the Violation of the Rights of his Brethren. If we ſearch the Nature of that heart which is hardened for Wicked practices, we cannot but diſcern that ſuch who can dare to be Irreligious towards God, will be unrighteous towards Men: For where the greateſt Devil Reigns, the leſſer can take their Rang. And though there may be ſome appearance to the contrary, when ſuch who Violate the firſt Table of Divine Commandements ſeem to have ſome regard for the Second; yet their reſpect thereto riſes not from a Conſcience informed therewith, which can have no Power in thoſe, who are poiſoned with an Evil diſpoſition againſt God: And had they the ſtrongeſt Arm, they would be altogether Arbitrary in all that they do: But Civil Laws, and conſtitutions hold their hands, though they cannot bound their Wills. The fear of being over-matched by others, bows their Bodies, though it cannot reſtrain their minds. The Veneration they have for their own Credit, Maſters the Ceremonies of their Deportment, but cannot moderate the affections that grow in their Nature: If they could tread down the ſanctions of Municipal Laws: if there were no power

in their way greater than theirs ; and t
they could either diſdain the opinions o
all about them, or conceal their proceed
ings from their knowledge ; I ſee no
what Wickedneſs they would ſtrain at i
their converſation with men, who ca
ſwallow down any kind of Impiety
gainſt God. He that willfully ſins in an
point, ſays in effect, that he will not hav
God to Rule over him, and he that c
affront the Divine Authority which is t
moſt Supreme, and moſt abſolute, can
no Voluntier in his ſubmiſſion to an inf
riour Magiſtracy, unleſs ſuch inſtrumen
are ſet before him, that can give him fu
cient warning of an Execution: And ye
theſe are ſometimes weak, and ineffec
al as to the ſtopping of his career who
heart is ſet upon that which is Evil. Th
he may be under ſome confinement
outward means, yet if he can diſcern,
deviſe a way to break looſe: He is read
to run out with a ſwift foot; and becom
deaf to the Voice, that declares the n
ceſſity of his returning back to his Du
This being the caſe of bad Men, whoev
conſiders it, ſhall have little Heart
plight his Faith for the ſatisfaction of
neceſſities : He cannot vouch for his h
neſty who is deſtitute of the main ſprin
a

and principle thereof: And what he therefore promiſes in his behalf, he himſelf muſt probably take care to perform.

Or ſuppoſe a bad man be ſo powerful in the World, that he can bear the Burthen of his own Debts; yet he may be guilty of ſuch delays, and of ſo many tricks, and ſpiteful contrivances which ſhall be as Thorns in the ſide of his Friend, who in his pecuniary contract is Surety for him: For the hand of the bad is commonly ſtretched forth to receive, but ſhut when he ſhould repay. He therefore that minds his own peace, muſt give Ear to the Wiſdom of the Son of *Sirach*. *Burden not thy ſelf above thy power while thou liveſt, and have no fellowſhip with one that is mightier, and Richer than thy ſelf; for how agree the Kettle, and the Earthen pot together; for if the one be ſmitten againſt the other, it ſhall be broken. The rich man hath done wrong, and yet he threatneth withal. The poor is wronged, and he muſt intreat alſo. If thou be for his profit, he will uſe thee; but if thou have nothing, he will forſake thee.* In like proportion the mighty man who is poſſeſt with bad Principles, when he hath need of anothers Suretiſhip, will entertain him with lightſome ſmiles, ſweet complements,

Eccleſiaſticus 13. 2, 3, 4.

endearing Careſſes, and plentiful Banquets: But this fair day may end in thick darkneſs, and a tempeſtuous Storm: For though the mighty Principal can anſwer the Obligation; yet when this Work ſhould be done he may neglect it, either he cannot, or will not be ſpoken with ſo: So that the Creditor provoked by the ſlight, will not fail to make frequent Applications to the Surety, to whom he hath a more eaſie acceſs. And if theſe Addreſſes ſucceed not, he will add greater Weights until he hath preſſed all from him, he hath a right to.

And now the Surety muſt bear ſuch like repulſes, and ſlights which the Creditor ſuſtained, or the great man is hid from him, and there is no Reparation to be had for the damage he hath ſuffered without ſharp vexation, and tedious trouble.

If an Eſtate can be ſo ſetled, as that it ſhall not be liable to the payment of any Debts, the bad man ſhall not ſtick at the fraud, that is ſerviceable to his intereſt. There is many times a ſhew made of a fair inheritance, which being charged with many, and great encumbrances is worth nothing, and in ſome caſes ſuch an Eſtate may be offered to indemnifie a Surety,

urety, which by many unſeen premort-
ges is ſo far exhauſted, that he ſhall not
e able to obtain any benefit from it. The
itles of Lands are now more uncertain
an in times paſt they have been; for
ey may be conveyed by Leaſe, and Re-
aſe; or diſpoſed of by private Settle-
ents; or paſt away by Bonds given to
e King; and while there is no publick
egiſter of Lands eſtabliſhed by Statute,
d men may make uſe of all poſſible de-
ces to deceive their Creditors, and op-
reſs their Sureties. So that though ſome
ho take up conſiderable Sums of Mony
e poſſeſſors of apparent Eſtates, yet
hile Men have cauſe to be jealous of
eir Honeſty, they have no Reaſon to
t any great confidence in their Power:
or an Eſtate in appearance ſhould be no
ighty Temptation, when an Integrity
ubſtance cannot be found. When we
ok about us, and obſerve that the Gal-
nts of our time appear like men that
ve put on all the Armour of the Devil,
fight againſt the great God of Heaven:
hat raging Blaſphemies, and moſt hor-
d execrations ſmoke out of the Furnace
their moſt fooliſh paſſions; that their
actice conſiſts of Bacchanalian Jovial-
s, monſtrous Amours, ſubtle frauds,
furious

furious quarrels, and infamous shifts; that they are Armed with a stout, haughty resolution to justifie themsel and their courses against the most H Word of God, the righteous Comma of Superiours, the wise Counsels o quals, and the modest Exceptions of feriours: It is no Wonder that their midable manner of Life, be a real T ror to all sober Men, and that their baucheries lessen them to a needy Gen tion. For the upshot of their exorbit ces not only proves a scandal to their gree, and worse than a Battoon of ab ment to their Honour, but a back d to their Estates which are wasted by th Vices; and if impiety be so destruc to great Fortunes, (of which there sundry instances in the World) what become of the prophane, whose con on is already Weak to such a degree they can make no other Figure am Men, than what is drawn by their o Impiety. And if such who seem to Masters of Estates are not to be trust because of the Naughtiness of their Li what encouragement can Men have confide in the meaner sort who are no impious than they. If the prophane of the great should set us at a conven

distan

nce from ſuch their concerns for
ch they ſeem to have ſufficient pow-
of their own; we ſhould ſhun all fa-
arity with Men of a lower Rank who
infected, with the ſame Plague.

have Read and heard ſome com-
nts in this Age againſt the too Gneral
lect of the right Government of the
ngue, that it is a very common thing
one Man to ſpeak Evil of another, I
there were not too much Reaſon for
offence by the almoſt Univerſal wick-
eſs that hath covered the Land, Mens
es being ſo looſe, and irregular, that
almoſt as impoſſible to fear them
ſe, as improbable to hope them bet-
And let it not be ſtrange then, that
re is ſo epidemical a cry of want, when
a Flood of ungodlineſs hath deluged
Kingdom, for *God turneth Rivers into* Pſalm. 107.
ilderneſs, and the Water Springs into dry 33, 34.
und. A fruitful Land into Barrenneſs the Wickedneſs of them that dwell there-

They who have firſt caſt God out of
ir thoughts are juſtly ejected out of
ir poſſeſſions; and they who live with-
God in the World, muſt go without
Bleſſing. Never any Standard was ſet
againſt God but loſt it ſelf, and all that
bered to it; and no Mans either ſaga-

cious

cious Wit, or prodigious Valour can
him from the blast of a provoked God
was well said by one who was a very
siderable person in his time. 'Spanish
'mado's and Invasions he changes
Sr. Hen. Wotton, p. 23. 'Morrice Dances upon the Waves of
'lustre, and makes the very Engineers
'them to confess that Vertues though
'are within the chance; yet they
'not ever within the Power of ill
'tune.

Whence is it that some who purpo
hope for, and promise themselves gr
matters (when they have many seem
probabilities of a good event) yet find t
their undertakings are unsuccessful, th
Projects abortive, that their great Pre
rations miscarry, and their expectan
perish: There is most certainly such a
Nemesis in the World, as a Divine M
diction, the force whereof no huma
Arm can resist, or repel. This (as it we
sometimes pours Hell out of Heav
upon the Heads of the ungodly: T
puts out the light, and consumes the Te
of Wicked men: This assaults their E
cellency in the high Meridian of it, a
scatters them as dust before the Storm
Wind: This strikes the Arms, and brea
the Jaws of the Enemies of all righteousne
T

is darts Terrors into their imaginati-
; pierces their hearts with Sorrows ;
ubles the Circumſtances of their State ;
leaves them diſcontented, and un-
ie.

It muſt be granted that there are ma-
Myſteries in Divine Providence ſuffi-
nt to aſſoil the raſh and uncharitable
nſures of all private Tribunals uſurped
blind Envy, or Malice: Yet it is not
y conſiſtent with the Notion we ought
have of a moſt perfect Governour of
World, but with the ſenſe of the Sa-
d Canon, whereby the Will of the
heſt Sovereign is revealed to Mankind;
t we believe, that he bleſſes the State
the juſt, and curſes the Familes that
e not the Knowledge of his Name.
If God be in our Adventures, and his
ory reſt upon ſmall things, *Aarons* dry
d ſhall flouriſh, *Sarahs* dead Womb
ll ſpring forth a Son; and *Davids* in-
cernibleneſs ſhall encreaſe into a King-
m. But all our Strivings are as Babel
thout God: We do no better than
rite upon Duſt, or Sow upon a Rock;
Role up a Stone that will retreat
h Fury upon us. And if in our courſe
Life we ſtand againſt God, our bright-
Glories ſhall vaniſh into contempt,
our

our Wisdome into fooliſhneſs, our po into Weakneſs, and our poſſeſſions Beggery. The Crown of true Glory dorned with the ſweet Flowers, and cious Gems of plentiful Bleſſings, was ver made for the hairy Scalp of ſuch one who goeth on in withſtanding Will of his Maker: But rather the fly Roll of Curſes ſhall reſt upon his Br When *Zachariah* the Prophet had a Vi of a flying Roll, an Angel gave him Interpretation thereof. ſaying, *This i Curſe that goeth forth over the Face of whole Earth, for every one that ſtealeth* Zecha. 5. 3, 4. *be cut off as on this ſide according to it, every one that Sweareth ſhall be cut off that ſide according to it. I will bring it ſaith the Lord of Hoſts, and it ſhall ente to the Houſe of the Thief, and into the H of him that Sweareth falſly by my Na and it ſhall remain in the midſt of his H and ſhall conſume it with the Timber the and the Stones thereof.*

The Prophet *Jeremiahs* Heart was ken, his Bones did ſhake, he was ſtra ly tranſported, and as it were into ted with aſtoniſhment: When he co dered the Wickedneſs of the Land, and the judgment that ſhould be Ex ted upon the Inhabitants thereof.

Land (ſaith he) *is full of Adulterers*; Jerem. 23.
because of Swearing, the Land Mourn- 10, 11, 12.
; the pleaſant Places of the Wilderneſs are
ied up, and their courſe is Evil, and their
rce is not right: For both Prophet and
ieſt are prophane; yea, in my Houſe have
found their Wickedneſs ſaith the Lord.
herefore their way ſhall be unto them, as
ppery ways in the darkneſs: They ſhall be
iven on, and fall therein: For I will bring
il upon them, even the year of their Viſi-
ion ſaith the Lord.

The Prophet *Hoſea* proclaims a Con-
verſie which God had with the Inhabi-
nts of the Land; becauſe *there was no*
uth, nor Mercy, nor Knowledge of God Hoſea 4.
herein: But by Swearing, and Lying, and 1, 2, 3.
lling, and Stealing, and committing A-
ltery; they broke out, and Blood touched
od. Therefore ſhall the Land mourn, and
ery one that dwelleth therein ſhall languiſh,
h the Beaſts of the Field, and with the
wls of Heaven, yea, the Fiſhes of the Sea
ſhall be taken away.

Remember alſo how *Tyrus* is threatned
the Pride, and violence that was in
midſt of it. The Glory thereof is
t deſcribed, to give the clearer prof
of the greatneſs of Her fall: Her
ince was as an Anointed Cherub in
the

the Holy Mountain of God, walki
up, and down in the midſt of bright, a
pretious Stones: His place as *Eden* t
Garden of God. But when iniquity w
found therein, and when *by the Multitu*
Ezek. 28. 16, 17, 18. *of Merchandiſe, they had filled the midſt*
her with Vvolence, and She had ſinne
Therefore (ſaith the Lord) *I will caſt t*
as prophane out of the Mountain of Go
and I will deſtroy thee, O covering Cher
from the midſt of the Stones of Fire. Th
heart was lifted up becauſe of thy Beau
thou haſt corrupted thy Wiſdom by reaſon
thy Brightneſs: I will caſt thee to
Ground, I will lay thee before Kings, t
they may behold thee. Thou haſt defiled
Sanctuaries by the multitude of thine ini
ties, by the iniquity of thy Traffick; th
fore will I bring forth a Fire from the mi
of thee, it ſhall devour thee, and I
bring thee to Aſhes upon the Earth, in the ſi
of all them that behold thee.

The ſame Prophet tells us, that he h
a Viſion of a hand ſent unto him; an
Roll of a Book was therein, which
deſigned againſt the Children of *Iſr*
for their Rebellion againſt God.
there was Written therein Lamentations,
Ezek 2. 10. *Mourning, and Wo.* And it is Record
that the Metropolitan of the Holy La

as made *A Reproach to the Heathen, and* Ezek. 22.
a mocking to all Countries. For the abo- 4.
minations that were committed therein.
And there being many more inſtances of
Divine Juſtice in Gods Government of
humane affairs (though there are divers
promiſcuous diſpenſations and Myſterious
caſes, as they are repreſented to an out-
ward Eye yet) we have ſufficient Evi-
dence to conclude that God Rules the
World; and as he Bleſſes the good in a
wiſe and merciful moderation of all
things for their either preſent, or future
advantage; ſo he Curſes the Bad, and
writes bitter things againſt them: For
when as they have put themſelves out of
his protection, and by walking contrary
to his Laws, have in effect deſpiſed his
favour, he juſtly forſakes them; and
though he defer their puniſhment, yet
the time for the Execution of it will cer-
tainly come. There is a juſt Vengeance
due to Sin which will not rot in the Skies;
and no Man knows how ſoon the Vials
of Divine Wrath may be poured forth:
'tis expedient therefore, for all who will
be ſafe, to take ſuch meaſures, as that
they may not be involved in the Calami-
ties, and Miſeries which ſhall come upon
Prophane, and irreligious Souls. It hath

Si Lysias ademptâ parte bonorum exulare jussus est, non nisi pro parte quam retinuerit creditoribus obligatus est. Verum qui pro eo fidem suam astrinxerunt, jure pristino convenirí possunt. Cod. l. 8. Lex. 1. f. 394.

been observed al
dy, that a Surety
ders himself liable
make payment of
whole Debt (wh
ver it be) for wh
he is obliged. A
though the princi
in some circumstances may be spared,
the Surety hath no favour thereby,
finds himself oppressed by his own A
and Deed: And what he feels to be
oppression upon himself was gener
esteemed a part of great Friendship
another; but there is neither Piety,
Prudence in shewing so much love to t
who are Enemies to God, and liable
the stroke of his Almighty curse, and
dignation. Be it most freely remembe
that God, who made all things hath
ven us a Commandement to love
Neighbours as our selves; Yet an i
cent, and prudential self love will rest
us from burthening our selves above
power; and from all such acts which
prejudicial to our lawful interest: An

Fidejussor seu mandator si in usuras quoque obligatus est justam causam recusandi solvere eas non habet. Cod. l. 8. Lex 10. f. 394.

we would not over
our selves by any
of our own, nei
should we put it
anot

anothers power to leave ſuch an heavy yoke upon us which our condition cannot well bear.

If then a juſt, and innocent ſelf love be the Rule of our love to others, we are not thereby obliged to enter into any Contracts greatly detrimental to our ſelves. The Law requires our good Will to men of all Characters, and Nations; but layes no engagement upon us to part with that circumſpect prudence, and neceſſary juſtice which we owe to our ſelves. In bad Men there is nothing but their manhood that hath right to our love; and while this is ſtrangely deformed, and dishonoured by their own practice we can take no delight therein. Men can have no complacence in themſelves, upon a conviction of their own ſinfulneſs, and folly: Nor can they then juſtly delight in others, whoſe degeneration in their Morals is manifeſt to the World. Moreover it is inconſiſtent with a juſt love to our Neighbour, to add fewel to the flame of his inordinate affection. While any man takes a bad courſe, it is improbable that he will be a good Steward of any Treaſure; and he that ſhall be inſtrumental to put it into his hands, may be acceſſary to the Wickedneſs he ſhall be enabled to

commit by the power of it. It is good

Eccleſiaſticus 8. 10. Ch. 12. 5 6, 7.

Advice of the Son of *Sirach*, *Kindle no the Coals of a ſinner, leaſt thou be burnt wit the Flame of his Fire. Do well to him tha is lowly, but give not to the ungodly; hol back thy Bread, and give it not unto him leaſt he over maſter thee thereby: For* (elſe) *thou ſhalt receive twice as much Evil for a the good thou ſhalt have done unto him. Fo the moſt high hateth ſinners, and will repa Vengeance unto the ungodly, and keepeth them againſt the mighty day of their puniſhment give unto the good, and help not the Sinne* For all that an Evil Man can by an means compaſs, ſhall probably be waſte in the indulgence of his Luſts, and b Sacrificed to the Dalilahs he is moſt fon of: The greater help you give him, th more Wicked he grows; and certainly can be no act of true love to furniſh hi with matter wherewith to encreaſe h Damnation. Withdraw that great aſſ ſtance from him which he craves, and h neceſſity may prove an expedient to re form his courſe, and quicken him to ſuc labour and honeſty, as ſhall render hi worthy to be truſted in all ſuch matte which are are needful for his ſubſiſtence.

CHA

CHAP. IV.

Deſcribeth the proper means to be uſed in Conformity to the Caution againſt Suretiſhip.

HE that wiſely conſiders the Nature of Suretiſhip, and mournfully obſerves the bad Morals that are in the World will doubtleſs Study the means of his own ſafety with great application. And in the firſt place he muſt Religiouſly remember his Creator, and Walk in the way of Life which is above: This Advice, (as to the Wiſdom of this World) may ſeem remote to the ſubject matter of the preſent Caution: But when I read *that a wicked man tranſgreſſing the Commandements the Lord ſhall fall into Suretiſhip.* Tho' the word be Apocryphal, and therefore ſhort of a Canonical Proverb, yet I am apt to believe there is a great Truth in the very Letter of it, and that God in his moſt Wiſe and Righteous Government of the World may bring this, as well as other puniſhments upon a Wicked Man, is none of the leaſt diſaſters incident to

Eccleſiaſticus 29. 19.

this Life to be a Surety in a dangero
Caſe, and therefore it may have a place
mong ſuch judicial, and penal viſitatio
wherewith God afflicts the Enemies of
Kingdom; not that it is a certain mark
Divine Vengeance upon all that are tr
bled with it: For the ſame provident
Acts are capable of different interpret
ons, and may be a ſavour of Death
ſome, but of Life to others, according
the predominant qualifications of th
Eccle. 9.1. minds. *No man knows either good, or ev*
love, or hatred by all that is before th
But muſt learn this Knowledge from T
picks of a more ſublime conſideratio
even from the diſpoſitions, and Temp
of Souls, as being either agreeable wi
or diſcordant to the perfect mind of i
nite Goodneſs and Truth. But this
Myſtery which needs not my preſent
cuſſion; it is ſufficient for my purpoſe
ly to note, that any Temporal Evil may
an inſtance of Divine Juſtice to ſome,
in reſpect of others, may be over-ruled
incomprehenſible moderation, and ma
and made inſtrumental to a comfort
effect. I make no queſtion, but that
blackeſt Waters may be changed into
pureſt Wine, and Oyl, to make glad
Hearts of good Men, and to make th

co

countenances cheerful; but ſhall remain bitter to men of a contrary Nature, and inclination: And now if Suretiſhip may be inflicted upon bad men as a puniſhment of their Wickedneſs, then on the contrary, a firm, and conſtant Vertue is a probable means to ſave men from this trouble. And if Religion were rightly underſtood, and as duly obſerved, all might ſoon be convinced, that it is the beſt expedient for their Temporal happineſs in all reſpects, as well as for their everlaſting perfection, and Glory. But Men have vaſtly different minds about Religion, and all are prone to attribute the main Excellences thereof to their own parties; and many therefore come ſhort of the happineſs which it promiſes, becauſe they miſtake the thing.

Adverſity never hurteth where no Iniquity Reigneth. *Ro. Winchelſea* Archbiſhop.

I will not ſtrive to riſle Mens miſtakes in this matter, for ſuch a task belongs not to my preſent buſineſs. But I am perſwaded that a real likeneſs to God, in reſpect of his communicable Attributes is the beſt diſpoſition that can be in a Soul endowed with intellectual faculties, and a profound ſubmiſſion to him in reſpect of the Prerogatives of his Heavenly

Crown, is the best qualification that can be in a thinking Creature: And there is good ground to believe that this constitution of mind can be wrought by nothing but a Divine Spirit forming the likeness and imprinting the submission: And being God is clearly revealed to us by his infinitely beloved, and only begotten Son Christ Jesus, who has made all necessary preparation for this effect in our Souls, we cannot draw near to God by any way better, than by minding him with the strongest application, who can bestow the Divine Spirit upon us, whereby we are made partakers of the Divine Nature and quickned to receive that Heavenly Doctrine of his Gospel which is most wisely Calculated for the utmost improvement of our Nature, and the building of us up in all goodness, which can better all Relations, and sweeten all conditions. I cannot pretend that this Brief, is a full Description of the best course, but I cannot think any way well worthy of the Name of Religion that comes short of it. And by this small pointing the Christian Reader may guess at the whole body of practical Divinity. But when I look upon the Genuine Excellences of true Religion, the manifold advantages, and most

comfor-

comfortable priviledges that grow upon it, or are annexed thereto: Methinks I am deſcending very low, when I would bow this great and Sacred thing to my preſent undertaking: Yet tho' it be but a ſmall benefit (if a real truth) I may repreſent Religion as a means to preſerve men from Suretiſhip. For Firſt, This gives them the true meaſures of that Juſtice which reſpects themſelves, and their Families, which being timely thought on, and kept in remembrance, can make a Strong Defence againſt all the ſolicitations of needy Borrowers, who would make their Friends great Debtors for them.

He that gave being to the World hath made his Wiſdom, and Goodneſs manifeſt, by implanting Laws in the things which he hath made for their well being. He hath built our Nature with an inſtinct for our own preſervation, and this Law which (as it were) is incorporated in our frame is not abrogated, but highly improved by our Religion; and as Nature prompts us to a vigilant care of our ſelves, ſo it propagates this care to the branches that iſſue from us. The very ſame natural principle which obliges us to our own good, diffuſes it ſelf proportionably to the encreaſe and extent of our Families

Families; in consideration whereof we
must avoid whatever may be damageable
to our selves, or to those we have a na-
tural influence upon, and therefore should
not consent to the Imposition of any such
Yoke upon us, the bearing whereof is
inconsistent with the Dictates of that
principle our Nature is furnished with.

Secondly, Religion teaches us to be
wise as Serpents, as well as harmless as
Doves, and allows us to avoid all things
hurtful to our selves, so far as we can with
safety to our innocence, which justly
claims our principal care. When no con-
tract is concluded, or promise made, we
have our Liberty, and in prudence should
shun all such Contracts, and promises
which are either apparently detrimental
or suspicious, as to our lawful interest.
But when we have freely contracted with
others in matters prejudicial to our selves
and within our power, and have made
promises to our own hurt, we cannot re-
treat with safety to our integrity: For
we have given away a right which was
once in our power, and they, to whom
the right is given, may justly demand what
is their due. That Wisdom which is with-
out innocence, may be injurious to others
that innocence which is without Wisdom
ma

we may be hurtful to our ſelves. If we hurt
ble our ſelves we muſt bear it; if we injure
na- others we muſt make ſatisfaction. It is
uld much better to ſuffer harm than to do
uch wrong, but beſt of all to be clear from
f it both, and ſo to ſave our ſelves as to keep
hat pure Conſcience ſtill: And the Wiſdom
n. of the Serpent is a good preſervative of
be the innocence of the Dove, as fencing
s a- Mens condition from ſuch difficulties and
ing freights, whereby many are tempted to
vit- the practice of frauds, and immoralities.
ſtl- A prudent conduct of all concerns might
con- ave them the trouble of contriving many
w- ſhifting tricks, which their raſh and heed-
oul- eſs folly makes them guilty of. Had *A-*
niſ- *nias* (of whom we read in the *Acts* of Acts 5. 1.
nt- the Apoſtles) been wiſe for himſelf, he &c.
eſt might have kept the poſſeſſion that was in
vit- his own power, and ſaved himſelf from a
ve- hidden Death: But willing to reſerve
ad part of the Price for which it was ſold,
t r- and yet to appear as generouſly kind to
Fo- the Church as other Chriſtian Diſciples
w- in his time; he was tempted to lie unto
no- God, upon which he was immediately
vha- ſtruck with a fatal judgment. Such who
vit- will act well for themſelves, ſhould con-
he- ſider what they are going to do: For it
lon- is a true ſaying, that delay hath undone
ma- multi-

multitudes for the other World; and haſt
hath undone many for this: But ſeaſon
ble conſideration, and time well manage
ſaves all in both: The neglect whereof b
trays them, either to a penſive remem
brance of their fooliſh raſhneſs, or to r
medileſs Miſery. That Wiſdom is be
placed, which is at the head of all bu
neſs, that which comes after, either deg
nerates into craft, or ſinks into Repentanc
For dear-bought experience is a very dr
Seed, that can yield little Fruit, unleſs
be bathed in Tears; and then it ma
grow up for anothers uſe, but rarely riper
time enough for him that ſowed it. I
all matters of moment, a precipitant ſet
ting out commonly runs down to a ſor
rowful concluſion. Better then be Wi
at Firſt, and always proſperous, than t
learn Knowledge by the amazing ligh
which flaſhes out of a ſad miſcarriage. I
is much more healthful, and pleaſant t
walk out into the clear Air, when the Su
begins to gild the Mountains with hi
cheerful Beams, than to catch our wa
(when the day is gone) by the lightenin
which is darted from a Terrible Cloud
That Light is moſt ſeaſonable which
ſhews us the ſafe, and right Path whe
we begin to move; The greateſt Luſtr
ſhine

ines too late when by a tedious wan-
ing we are quite gone out of our own
owledge. Being we are made capable
deliberation, it well becomes us to
ink over the matters that are before us,
d never to undertake any thing of im-
rtance without ſuch conſideration
hich is proper thereto; for ſo doing
ell ſuites with the honour of that reaſon
e are endowed with.

Thirdly, True and Right Religion a-
ounds with Graces that are of a thriving
ertue, as Faith in God, and Devotion
his Name: Temperance in the uſe of
things, accommodate to our Natural
ceſſities, or ſuitable to our politick ca-
acities: Diſcretion, and diligence in all
ſineſs: Juſtice, and equity in all civil
anſactions: Meekneſs, Peace, and ſweet
oncord in Society: Loyal ſubmiſſion to
overnment: Patience, and Fortitude in
ſuch difficulties and afflictions, which
e common to mankind: Contentedneſs
every condition: In Sum a moſt taking
mility, and an Univerſal Love breath-
g in all words, and ſtirring in all actions.
heſe are Vertues that can win Fortunes,
d when obtained can keep them in ſub-
ction. A firm perſwaſion that God is a
oſt bountiful Rewarder of thoſe that

dili-

diligently ſeek him, makes frequent Ad
dreſſes to the Throne of his Grace
whereby men are rendered capable of hi
Bleſſing; and conſequently are filled wit
hope of ſucceſs in all good undertaking
Temperance cuts off all luxuriant ſucker
all inordinate exceſſes, and vain ſuperflu
ities, and gives fair limits to all expence
Diſcretion finds out the moſt advantagi
ous Methods in buſineſs: And diligenc
improves an handful of Seed to a grea
encreaſe. Juſtice links us with all perſon
whoſe faculties may be uſeful to us; an
equity Adorns our converſation with a
acceptable preſence. Meekneſs moderate
the paſſions which are exceſſively waſte
ful in their extravagance, and the Sun
can riſe to his comfort, which has neve
gone down upon his Wrath. Peace is the
common Original of plenty, and keep
Men out of all ſuch Contentions, an
Brawls which prove coſtly to thoſe tha
follow them. A Loyal ſubmiſſion to ſu
periour powers, renders Men worthy o
their protection, that they may ſafely go
about their own buſineſs; and enjoy their
rights, and properties in Peace. Patience
hath the beſt command over all troubles
makes them eaſie while they laſt, and give
them the beſt remove. Contentment o

mind

mind keeps all mens powers in life, and action warms their Vitals, and diſtends their Sinews, ſo that they are fit for a laborious continuance in their profitable Employs. Humility takes deep Root for a great growth, and by ſtooping low, finds the Key of Paradice it ſelf full of moſt delicious Fruits: And an Univerſal Love ſtreaming out of Mens Breaſts procures reciprocal kindneſs from others, whereby Men reap no ſmall advantage. Thus theſe ingredients are of ſo ſtrong a Spirit, as to turn all things (as it were) into Gold. It were a large task to Diſcourſe ſo fully of the advantage of every particular Vertue as it deſerves: But this brief account may ſatisfie the attentive Reader, that a truly Religious, is a very profitable courſe of Life; and upon this ground it is a good cenſure from Suretiſhip. For they that are ſincere therein ſhall enjoy the ſundry advantages of the Graces thereof, and ſo taking the beſt way to thrive, either ſhall have no need to borrow, or if an urgent occaſion happen, they ſhall probably be truſted without a Surety: And ſo they are free from one cauſe of Suretiſhip very common in the World, which is that Men needing Sureties for themſelves, muſt return that civility and kindneſs

ness whenever it shall be desired.

That peculiar people (named *Israel*) upon their due observance of, and obedience to all Divine Commandements had good assurance of this Blessing, *That they should lend to many Nations, but should not borrow.* Though their Encouragements to a course of Life conformable to Divine Rules, consisted much of promises of this Nature which cannot be equally extended to all Nations: Yet since true Religion is full of thriving Vertues, they that are Faithful therein shall probably be Lenders rather than Borrowers; and so shall be free from that exigence which commonly craves Sureties: And therefore shall be out of the reach of one great and almost irresistible Temptation to become Sureties for others. True Religion needs not any private mans Letters of commendation: It is in all respects most acceptable, giving Men the best, and most valuable comfort in this, as a Pledg, and earnest of the highest Glory, and most transporting fullness of joy in the other World. That present benefit I have spoke of is one of the smallest fruits that grow upon it: But whoever shall consider what is suggested in these few lines, will readily allow that right Religion is a means to save

Deuter. 15. 6. Chap. 28. 12.

ſave men from the trouble of Suretiſhip; as making them juſt to themſelves, and Families; Wiſe, Circumſpect, and Prudent in all their affairs; and preſerving them from the indigency of borrowing, whereby many are drawn to give their ſecurity in compenſation for anothers, which they themſelves have been compelled to make uſe of.

Secondly, Another means to prevent the danger of Suretiſhip, is a careful ſhuning of the cuſtomary Temptation to exceſs and idleneſs, commonly called good fellowſhip: For ſome have no greater device to catch the unwary, than to liquor them to ſuch a degree as to make them flexible to any deſign; and to fill them with ſo much moiſture, that they may take their opportunity to mold them according to their pleaſure. In this vitious practice many trains are layed to blow up the Fortunes of eaſie, and compliant fools, particularly Suretiſhip; and that which is moſt dangerous is ſet forward, whereby too many are merrily undone. We need not Study much to read their deſtiny, who make ſtout and jovial drinking the great pleaſure of their Lives: For beſides the Treaſure that is waſted, the health that is impaired, the buſineſs that

is neglected, and the time that is loſt by this folly; Men that follow it are over reached in bargains, and taken in ſundry traps and ſnares which they do not diſcern before they are caught. It is the opinion of good fellows who are mighty men at Wine, and Ale; that ſuch cords of Love are beſt twiſted that are firſt well moiſtened therewith. There is a Generation whoſe temper enclines them to be mighty loving in their Drink, and will then readily yield to any thing that ſhall be deſired; or if they ſeem to be ſomewhat cautious, it is but alluring them to take the other Glaſs, and that will make them bend. This is monſtrous Love which is pregnant with nothing more than Frauds, and deluſions. This is moſt ridiculous Friendſhip, that invites Men to deſtroy their Eſtates.

The modeſt, and venerable Author of the whole Duty of Man tells us, 'That ſome Men ſay it is neceſſary 'for them to drink in this one reſpect 'of Trading with their Neighbours; 'Bargains being moſt conveniently to 'be ſtruck up at ſuch meetings; but 'the bottom of it is an aim of cheating 'and defrauding others; For when Men 'are in drink, they ſhall the better be

le to over-reach them, and ſo they
dd the ſin of cozenage, and defraud-
ng to that of drunkenneſs. Now
hat this is indeed the intent is ma-
ifeſt, for if it were only the diſpatch
f bargains were aimed at, they ſhould
hooſe to take Men with their Wits a-
out them, therefore the taking them
when Drink hath diſtempered them,
an be for nothing but to make advan-
age of them.

It is as a moſt falſe, ſo a moſt abſurd
etence of the drunken Clubs of this in-
mperate Age, that meeting at the Pot
moſt convenient for buſineſs; as if it
ere neceſſary that they ſhould become
aſts, that they might act as Men: And
pedient for them to beſot, diſtemper,
drown their underſtandings that they
ight come off with Honour in every
ing they undertake. By the ſame Rea-
n a man may lame himſelf that he may
n well, and the Labourer may wound
s hands, that he may the better fulfil
s daily task. So far is buſineſs from juſti-
ing intemperance, that it rather obliges
en to be ſober. But there is juſt cauſe
ſuſpect that many carry on the Trade of
ceſſive drinking upon fraudulent de-
gns, for they can indulge their purpoſes

by the compliance of others diſtempered
and clouded brains; which they could n
ver effect by any ſervice, which their
rene, and clear Reaſon would afford.
they heap iniquity upon drunkenneſs, a
(as it were) put out their Neighbo
Eyes, that they may pick their Pocke
and caſt a miſt before their underſtandi
that their Leger-Demain might not
diſcovered; and though this Project do
not always anſwer expectation, becau
ſome notable ſuck-ſpigots are over-matc
ed, and thrown into the Pit which th
digged, or taken in the ſnare which th
layed for others: Yet as the High-Wa
Gallant follows on his petty conqueſt
though he be ſometimes put to flight,
theſe Pot-companions are obſtinate
their vitious cuſtom, and the ſubtle A
of improving it, though they are ſom
times out-witted in their own device, o
plotted in their contrivance, and maſter
with their own Weapons. It is confeſſ
that ſome have more skil in this Myſte
of Wickedneſs than others; but they w
have leaſt, may put great cheats upon ſu
who neither think Evil themſelves, n
ſuſpect danger from others. It hath be
an ordinary complaint with many: Th
they have paid great debts for others, a
nev

ever were made drink for their Mony. I cannot think their condition in any reſpect more happy, who by too much drinking, are tempted to bear the ſame trouble; unleſs by the ſtrength of their intoxicated imaginations they can turn the guilt of intemperance, into a cauſe of rejoycing. But though they came of free coſt at their merry meeting, and went out pleaſantly having nothing to pay, yet when time brings them to an after reckoning, the guilt of their exceſs, added to the account of their Suretiſhip, lies heavy upon them; and the weight of both forces a confeſſion of their folly, if not preſſes them to Death. Wherefore ſince the ſo common practice of good fellows gives men reaſon to be jealous that one time or other they may conſpire in framing ſtratagems for their undoing, it is highly convenient to keep at a diſtance from the haunts of ſuch Wicked Men; whoſe looſe, laviſh, riotous, and expenſive courſe of Life melts their own, and makes them deſirous of anothers Treaſure; and when their own Credit will not avail for the actual poſſeſſion, they muſt find Sureties among their Companions, who muſt give their conſent at the firſt motion, leaſt making them ſuſpicious of their Friendſhip,

they lose all the pleasure of their acquai
tance, and be expelled this self applaudi
Society with disgraceful Taunts, and sla
ders. One mans security for another
thought but a common courtesie, a
therefore must not be denied by those w
are dearly united in a Licentious fello
ship; and cannot be refused least the
sweet correspondence, and merry famili
rity should utterly vanish.

The wise man describes their mirth
a very significant Metaphor, when
says, *As the crackling of Thorns under a P*
Eccl. 7. 6. *so is the laughter of a Fool.* Let their jo
alty be like the noise of flaming Thor
which soon flee away in Clouds of smo
The troubles they bring upon themsel
by their drunken bargains are as the pric
of Thorns which tear and wound the
till they bleed, not for their own healt
but anothers both profit and pleasure, a
their own damage, and misery. T
same Author puts questions respecti
this practice, and Answers them, saying
Pro. 23. 29, *Who hath wo? Who hath sorrow? Who ha*
30, 31, 32. *contentions? Who hath babling? Who ha*
Wounds without cause? Who hath redness
Eyes? They that tarry long at the Wine; t
that go to seek mixt Wine. Look
thou upon the Wine when it is Red, wh

giveth his Colour in the Cup, when it moveth it ſelf aright, at the laſt it biteth like a ſerpent, and ſtingeth like an Adder. And probably the Contract that was conſummated at the compotation hath harder teeth, a ſharper, and a longer ſting. The Death that was in the Pot, was not diſcerned till after the dregs thereof were poured out.

Thirdly, They who would not be Sureties for others; to their own trouble muſt not affect a numerous acquaintance, tho' Men are framed for Society, yet there being a great variety in Conſtitutions, Temers, Inclinations, Qualities, Affections, Educations and Cuſtoms, it cannot be expected that any man ſhould readily faſhion himſelf to the humour of all kind of Company, or procure any conſiderable benefit to himſelf, by a free converſation with all ſorts of Men. Happy are they who are endowed with a prudent ſagacity, and bleſt with a favourable opportunity to fit themſelves with company agreeable to their Genius, and accommodate to their buſineſs, and intereſt in the World: Wherein the Heart of Man anſwereth to man, as in Water, Face to Face. Such Friendſhips muſt needs have the greateſt efficacy, which in all reſpects are

most agreeable. The Light of that Soci
ety is warm, and pleasant where in all affe
and possess each other as themselves, an
mutually tender their concerns as the
own, exercising their affections, desires
hopes, fears, joys and sorrows, as abo
their own near and peculiar interests
Whose minds are enlarged beyond pri
vate considerations, and whose faculti
are employed for others good as for thei
own, compassing all their concerns wit
in the Verge of their affectionate Car
Their Fellowship must needs be desirabl
who well understand the full Vertue of
Divine Charity, and know how to pr
ctice it. Their presence is freely acces
ble, their countenances are affable, the
Tempers tractable, their humour sociable
their behaviour respectful, their comun
cations plain and profitable, their hear
are transparent, and their hands benefic
al, their correspondence is amicable
and their continual conversation kind, f
miliar, and pleasant. They warmly lod
themselves in each others hearts, and tak
a sweet repose in each others embrace
When men as *Jonathan*, and *David* a
knit together in that love which is th
bond of perfectness, and are inspired wit
one Soul. When they continually ente
tai

ain each other with wiſe, and edifying
Communications, with lovely and char-
ning occurrences, with conſolatory and
ervent endearments, heartily endeavou-
ing to promote each others proſperity,
cting as faithfully for them in their ab-
ence, as before their Eyes, walking not
nly without offence in the meekneſs of
Lamb, and the innocence of a Dove,
ent in the Bowels of moſt ready Benefa-
tors; Striving who ſhall love moſt, and
ive beſt, and do moſt good; not being
iſhearten'd at any difficulties, but ſtill go-
ng on in a conſtant courſe of fervent
ove: When Society is thus actuated eve-
y way, it is a real happineſs to make one
herein, and a mans dear acquaintance
hall yield him very valuable advantages:
or true Friendſhip is no leſs than the
ure of melancholly, the relief of ſolitude,
he ſupport of weakneſs, the Light of ig-
norance, the refuge of trouble, the reco-
very of loſſes, the comfort of ſorrows,
he ſupply of neceſſities, the digeſtion of
roſſes, the eaſe of Burthens, the mitiga-
ion of cares, the cover of Secrets, the
extinction of diſcontents, and the help of
ll infirmities: and as the black ſide of
mens condition is much mended, ſo the
bright parts thereof are wonderfully illu-
ſtrated

ſtrated thereby: For Friendſhip makes the beſt paraphraſe upon the proſperity of its Members, doubles their joys, Triumphs in their good ſucceſs, encreaſes their Fruits, improves their Talents, multiplies their Advantages, quickens their parts, betters their Morals, enriches their underſtandings and experiences, enlarges all their comforts, and is the Ornament, the Glory, and the pleaſure of their converſation; but a Society Animated with this ſweet, and ſtrong ſpirit of love is a rare ſight in the World. Wherefore men muſt chooſe their Company the beſt that they can, that which is freeſt from ſelfiſh deſigns, and comes neareſt to the moſt Vertuous, moſt ingenuous, moſt faithful, moſt wiſe, and ſober Society: And 'tis prudent to take up with few Friends well tryed, and approved, whoſe company is the Glaſs in which the Beauty, or deformity of every mans mind is tranſparent; the crucible in which the Loyalty, or Adulterations of their addictions are tryed, and the Mint that Coins Treaſures for all uſes. Where Vertue is regent it herds with thoſe only who are Eminent therein, and ſuch who obſerve, and follow the beſt, may be the wiſeſt of all their contemporaries. We ſee that all

ſuch

ſuch Animals, with whom there is an Harmony of Nature, and Union of tendency, aſſociate together; neither Birds nor Beaſts conſort with their Enemies, but keep as well as they can out of their reach. If our Reaſon will not be concerned in the choice of our company, their Natural inſtinct ſhould prompt us to take heed to our ſelves; that we fall not into that which is the Seminary of Miſchief, the Gulph of all Good Hopes, the bane of preferment, the loſs of Credit, and the broad way to ruin. He can be no Bird of Paradice, who is a Brother to Dragons, and a Companion to Owles. Nothing is more uſual than for ſome to keep company at all Rates, and with all perſons. It may be they are confident of the ſtrength of their commanding Vertue, that they know what to take, and leave, and how to extract ſweetneſs out of all Flowers: And are wiſe enough to diſtinguiſh between the date and the Stone; the Gold and the Droſs, the benefit and the danger of Company. But Vice is deceitful above all things, and hath many devices and Wiles to inſinuate it ſelf into mens affections, and ſometimes by merry and witty Stratagems, entices the well-parted, and ſelf-confident Vertuoſo into

a deplorable State. In all mixtures the compoſition relliſhes much of the moſt bitter ingredients, and that Field is commonly unfruitful where Tares are Sowed together with good Seed. How near was an Apoſtle to great danger, who in the High Prieſts Hall came almoſt to be one of thoſe Fanaticks, who cryed out againſt the Son of God, let him be Crucified. They that uſe any ſort of company, may by the power of Wit, or other bait ſuited to the gratification of ſenſe, be allured to delight in it; and then the company is ſo impreſſive, that they are ſoon transformed into the likeneſs of it; and as Plants taſte of the Soil in which they grow, ſo they ſavour of their manners with whom they joyn in converſation. Hence their minds are corrupted, their Lives are ſhamed, their Credits are blaſted, and their proſperity is overturned. For bad company is the very ſink and lurch not only of all Sobriety, and good morature, but of all thrift and preferment, rendring all relations uncomfortable, by bringing down their cares with ſorrow, fruſtrating their endeavours, contradicting their Counſels, and defeating their Hopes. Few are ſo well armed againſt the infection of bad Livers, but by familiarity with them they may

may be led into a conformity with their manners: For conſtant Fellowſhip is full of Charms and Pleaſures, which ſteal away Mens Hearts by indiſcernible degrees: For which reaſon as we ſhould cheriſh great thoughts of the good; ſo we ſhould ſtrengthen an averſion from Evil company. The great efficacy of a familiar converſe is ſo well known, that men commonly raiſe conjectures, and make probable gueſſes concerning others Fortunes, by that kind of Fellowſhip they liſt themſelves in. We have good Reaſon to believe that Piety and Vertue make the beſt Friendſhips: 'Which are as the 'Sun-ſhine in the Cold, and as the ſhade 'in the Heat, as the Mine of all ſupply, 'and as the Womb of all Fertility; for 'the Sea is not fuller of drops, the Skie 'not more infinite in breaths of Air, and 'blaſts of Wind; the Sun not more re'plete with Rays, nor the Earth more ſto'red with particles of duſt, than good 'Companions are of delight, of comfort, 'of profit and praiſe. But the beſt friendſhips are rare Jewels, becauſe that Vertue is too much excluded out of Mens cares which ſhould bring them to effect: and they who will run indifferently into all Companies, take not right meaſures

to

to compaſs the Friendſhip that is moſt worthy of Eſteem, Courtſhip, and Veneration; but betray their own intereſt by á heedleſs embarquing of themſelves too far in unfortunate acquaintance. The greateſt part of the World is vitious, and therefore indigent, ſo that they who are ready to commence a familiarity with all ſorts of perſons, are ſoon tainted with their Vices, and conſequently become partakers with them in their decayed Fortunes: For experience is full of inſtances of the danger of Suretiſhip upon this account, that an eaſie correſpondence with the vitious and needy ſort, abounds with plauſible Arguments to perſwade thoſe who are entered into it, to be yoked with them in their concerns. No man knows how his affections may be entangled in his Company, and when his heart is once taken, they who have won the prize, may deſire what they will, and they ſhall be gratified; and this point is gained of the heedleſs by any caſual circumſtance that pleaſes their phancy. The habit, the demeanour, the Features, the Looks, the Voice, the Songs, the merry Jeſts, the witty Repertees, the fluant and pleaſant Diſcourſes of their Aſſociates; or any thing that may render them good company

pany in their opinion catches their Affections whereby they themſelves are taken, and their Fortunes too: For ſuch a matter as Suretiſhip which may do their buſineſs ſhall not be denied. When a mans company is become the moſt reliſhing pleaſure, and ſweeteſt entertainment of his Life; he muſt not be guilty of any diſguſt by denying any requeſt, leaſt the whole matter of his delight be utterly loſt, by ſuch a defect in courteſie which will be reſented as a provocation. I wiſh men were not ſo eaſily caught by their company, as the World knows they have been, and I am afraid ever will, unleſs they learn more Wiſdom, and foſter no luxuriant inclination for all kind of acquaintance; For if they indulge this idle humour, though they ſhould be ſo prudent as to withhold their ſecurity from him that needs it; yet they ſhall be troubled with Solicitations, and Temptations thereto; and upon their refuſal ſhall be cenſured as men of an hard ill Nature that have Mammon to be their God. It is eaſie to procure a multitude of acquaintance, but not ſo cheap to entertain them according to their neceſſities, Appetites, and Deſires; among whom more hungry Waſps are found, than laden Bees, which

which is the Reaſon that wiſe men hav
a Rule to know, and be known not
much to the many, and moſt, as to th
few, and beſt of men, upon whoſe ſtoc
all the delight, and profit of Socie
thrives apace. They chuſe them Frien
who are Cordial, an
cheap to keep, wh
can love as they ar
beloved, and whil
they adhere to ſuc
they admit others on
ly ſo far as civility re
quires, or commerce conſtrains; an
keep them at ſuch a convenient diſtance
as rather obviates, than encourages ſuch
near approaches which may be coſtly an
troubleſome. But they who are addicte
to be familiar with all they can come a
may be ſurprized with thoſe who wil
practice their ends upon them: So tha
beſides the great expences they are at t
make an acceptable ſhew, and appearanc
to all men (which muſt be reckoned a
mong extravagances) they are liable t
be foiled by ſundry Temptations, and
ſubjected to others deſigns upon them
For no Moths are more injurious to
Clothes, no Worms to Vegetables, no
Traytors to Princes, no Diſeaſes to Bo
dies,

Generoſiſſima res eſt bonus amicus: Non verbis, non carminibus, magicis, movetur: Non auro, aut gemmis, non ad extremum ferro flectitur amando vincitur, colendoque. Petr. l. 1. dial. 59.

lies, than multititude of acquaintance to Mens Temporal conditions: For hereby they contract Amities, which produce firſt charge, than trouble, and at laſt ruin; or what is little better, irregular Gamings; fretting and litigious quarrels; expenſive entertainments; vile incontinences, and waſting Suretiſhips; all which are back doors to thrift, and quickſands to Eſtates. So that they who covet to be known to many increaſe their ſorrow, as they increaſe their knowledge. They probably aim at a great eſteem, and reputation among Men, and their humour being known, they may meet with Paraſites who ſhall feed their phancies with applauſes, which they ſhall not long enjoy without paying for them; for theſe Trumpeters will not ſpend their Breath for nought: And there are great odds Men cannot come off only with wetting their whiſtles; for if they are not ready to offer them the courteſies which they need, they will be confident to ſolicite for them, and when the requeſt is granted, and they are once deeply engaged, they ſhall be left by thoſe who ſounded a March to their generoſity, and muſt be conſtrain'd to ſound their own Retreat to their loſs and ſhame. So they that gape for popu-

lar Air, are often forced to ſwallow Gall and Wormwood; and whatever deſigns Men have in ſeeking familiarity with all ſorts of Men, there are ſome who will ſpie out their intentions, and will make their advantage of them; or if they move without deſign, as not being capable to project any thing for themſelves, but are led by meer Vanity; their caſe is the more extravagant and dangerous, and within a ſhort time may be beyond all Salve miſerable; for he that is hurried blind-fold through all ways, may either fall into a deep Pit from whence there is no recovery, or ſhall ruſh into a Wood of Briars and Thorns which ſhall tear him in pieces. Were men wiſe to know many, and yet to keep ſuch a convenient diſtance, as may help them to a good proſpect of all the beſt uſes that are to be made of their acquaintance; the more numerous it is, the more experience, skill and knowledge they might obtain. But they who will go too near, and ſuddenly contract a familiarity with any face, may ſoon put their Necks under a yoke too heavy for them. They that in this wiſe will venture at all, ſhall loſe all. The itch of too great, or too much company, proves to be ſuch a ſore in Families

as corrupts all Relations therein: For Parents by being too fond of many, become unnatural to their own iſſue: Children by running into Temptations of divers ſorts, are ſo foiled thereby, that they become diſobedient to their Parents: Husbands in taking their pleaſure this way, either forget their Wives, or grieve their hearts with a churliſh rudeneſs, or a ſcant proviſion: Wives, by wandring from Houſe to Houſe and tattling with all ſorts, are either Tempted to be diſloyal to their Husbands, or neglect the buſineſs proper for them within their own Doors: Servants alſo by this kind of wantonneſs, become Lazy and Licentious, if not groſly perfidious and wicked. And all that are guilty of this looſeneſs darken their Credit, leſſen their Treaſure, weaken their power, and poſſibly are ſoon reduced to ſuch ſcantneſs, as that they are forced to practice ſhifts, which haſten their Diſgrace and Ruin. But I need not make a large Declamation concerning all the bitter Fruits, and lamentable conſequences of this prodigious Folly: The common miſchiefs whereof have forced thus much from me, and the danger of Suretiſhip upon this account, is (I ſuppoſe) ſufficient-

ly plain to every Attentive Observer. Wherefore I shall trouble the Reader no longer, presuming that the consideration of these few things which have been suggested to him, will be an effectual means to preserve him from the snare, which his own interest will oblige him to pass by with a swift foot. If he learn to be Religious towards God, he will find himself bound to be just to himself and his Family; prudent in all business; and highly concerned in the acts and exercises of all Graces, which are of a thriving Vertue. If he shun a drunken fellowship, and by a constant sobriety keep a clear and serene understanding, he shall not subject himself to the designs of mighty drinkers, whose crafty bargains are extreamly chargeable to such persons whose hearts are easily over-charged with surfeiting and drunkenness. If he have a watchful eye to his company, and do not affect a supernumerary acquaintance, his affections shall not, (nor therefore his Treasure) be caught by those who watch and wait for a favourable occasion to practice their ends upon him. If he be careful in these things, I do not question, but by walking thus uprightly, he shall walk surely, and keep himself from danger.

FINIS.

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